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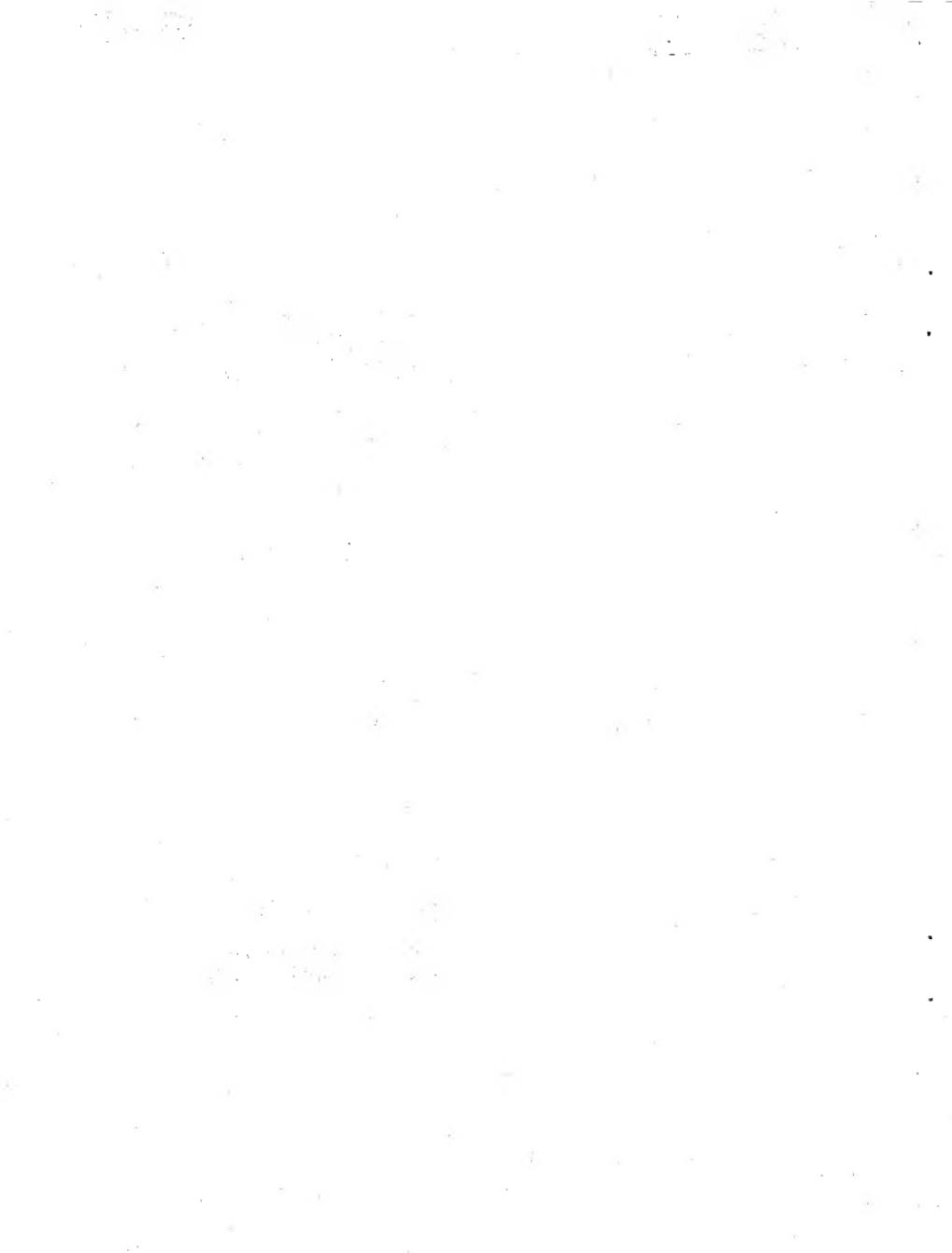


LONE PARENTS, YOUNG COUPLES
AND IMMIGRANT FAMILIES AND
THEIR HOUSING CONDITIONS

- A 1991 CENSUS PROFILE



Canada



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STATISTICS CANADA
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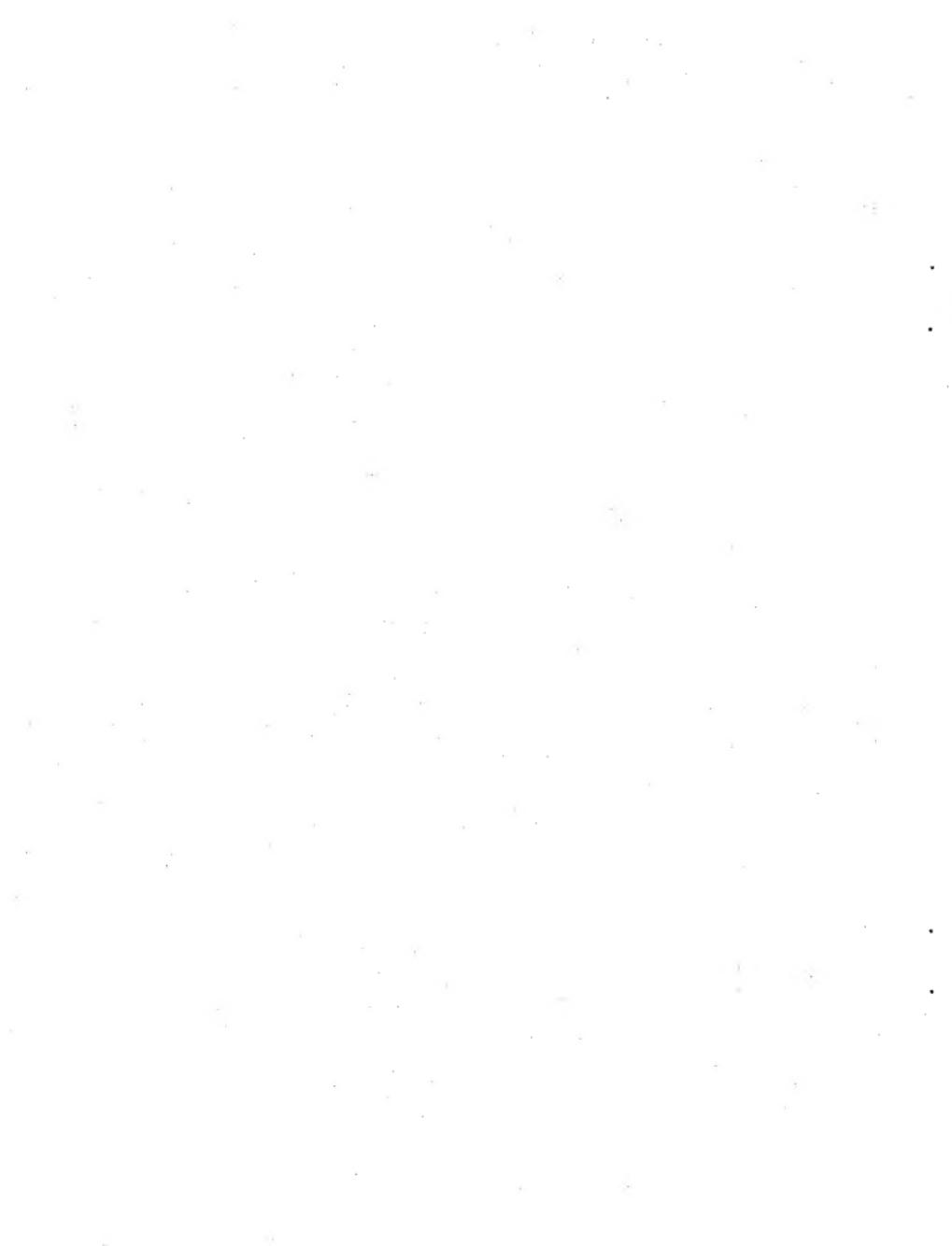
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Lone Parents, Young Couples and Immigrant Families and Their Housing Conditions: A 1991 Census Profile

EXECUTIVE SUMMARY

Shelter requirements vary by type of family, and as family types change, housing conditions and requirements evolve. To assist housing researchers, developers, builders and policy-makers in maintaining a current knowledge of families and their different housing needs, CMHC and Statistics Canada jointly produced this report. Drawing on unpublished data from the 1991 Census, the report profiles three selected family types - lone parents, young couples, and immigrant families. These families are among those most often thought to experience housing problems.

In order to identify housing needs and characteristics attributable solely to the three family types, the 906,595 families sharing with additional persons were eliminated from the analysis in this report. The focus, therefore, was 727,295 lone-parent families, 1,330,120 young-couple families, and 1,602,745 immigrant families; these are all part of the 6,449,135 families identified in the 1991 Census as not sharing with additional persons. Overlap exists between the three groups, as immigrant families include both young couples (those under 35 years in age) and lone parents. In the report, each family type is profiled separately, but comparative analysis across family types is provided where possible.

The three family types, although they are similar in many respects, also illustrate unique characteristics. The points below highlight

their demographic, socio-economic and housing circumstances.

DEMOGRAPHIC PROFILE

- The three family types are found in all areas of the country, but immigrant families are far more urbanized: 52.4 percent live in Canada's three largest centres - Montreal, Toronto, and Vancouver.
- Immigrant families are more likely than others to have three or more children living at home. Young couples have younger children. Most lone parents (63 percent) have at least one child under 18 years of age. The other one-third live with children 18 or over (this includes elderly lone parents living with never married sons and/or daughters).

SOCIO-ECONOMIC PROFILE

- Young-couple families are more mobile. Approximately 80 percent moved in the five-year period prior to the 1991 Census, compared to 44.7 percent of immigrant families and 54 percent of lone-parent families.
- More detailed analysis within each family group, however, illustrates that 90.2 percent of childless young couples moved, and mobility rates for recent immigrant families and lone-parent families with young children were 83.4 percent and 67.6 percent respectively.

- Of the three groups, lone parents have lower levels of education and higher rates of unemployment. Forty percent of lone parents supporting young children were either not in the labour force or were unemployed. One in five among recent immigrant lone parents was also unemployed.
- Accordingly, a much higher proportion of lone parents (approximately one-third) rely on government transfer payments as their major source of income.
- Lone parent families also have much lower average annual incomes - \$29,485 compared to close to \$40,000 for recent immigrant families and just over \$45,000 for young-couple families. Young couples and recent immigrant families are more likely to experience improving incomes with time, as the average income for older couples is \$48,000 and for long-term immigrants \$58,000. Lone-parent families do not benefit from the same increases over time.
- Not surprisingly, a much higher percentage of lone-parent families fall below Statistics Canada's Low Income Cut-Offs - 40 percent of all lone parents and just over half (53.3%) of lone parents with younger children, compared to 35 percent of recent immigrant families, 11 percent of long-term immigrants and 13 percent of young-couple families with children.
- The depth of poverty experienced by lone parents is in part due to higher levels of unemployment, but it is also related to the number of income-earners in the household. Just over half (53.1%) of lone parents depend on one income, while 86.6 percent of young couples rely on two incomes and 62.7 percent of immigrant families rely on two, with a further 27.4 percent reporting three or more incomes.

HOUSING PROFILE

- Based on their socio-economic characteristics, it is not surprising that lone parents also face the most difficult housing circumstances.
- Less than half (42.7%) of lone parents own their own dwelling, compared to 56.9 percent of young-couple families and 42.8 percent of recent immigrant families. However, the level of homeownership rises rapidly over time for young couples and recent immigrants. By the time young couples reach their 30s, 70 percent are owners, and over the longer term ownership rises to 80.9 percent for immigrant families.
- The majority of lone parents are renters throughout their lives so many never achieve the advantage of building equity in a home.
- Close to three quarters of lone-parent families live in apartments, while single detached homes are the common form of accommodation for young couples and immigrant families.
- Very few households in the three family types are crowded or live in inadequate housing.
- Nevertheless, some 13.7 percent of lone parent families live in dwellings that are not suitable, compared to 2.2 percent of

young couples and 6.8 percent of immigrant families.

- One quarter of recent immigrants initially live in crowded dwellings, but this is a very short-term situation for most since they rapidly adjust their housing situation once they establish themselves in the labour force.
- A very low percentage of all groups occupy dwellings that do not meet adequacy standards - 6.2 percent for immigrant families, 8.6 percent for young couples and 11.6 percent for lone-parent families.
- Renters amongst all three family types are much more likely to live in crowded or inadequate housing.
- Affordability tends to be a much more significant problem for the three family types.
- Some 21.3 percent of young-couple families who own their homes and 20 percent of renters pay 30 percent or more of their gross household income for shelter. However, young-couple renters are much worse off as over 70 percent of those who pay 30 percent or more on shelter have low incomes, compared to only 19 percent of the owners.
- Only 17.6 percent of immigrant family owners pay 30 percent or more for shelter, but this rises to 40.7 percent for recent immigrant owners and stands at 30 percent for immigrant family renters. Again, however, 70 percent of the renters are low-income compared to only 34.2 percent of recent immigrant
- owners and 28 percent for long-term immigrants.
- One in every four lone parent owners and half of lone parent renters pay 30 percent or more of their income for housing. Almost all are female parents with young children living on incomes below Statistics Canada's Low Income Cut-Off.
- Not surprisingly, a much higher percentage of lone-parent families fall into the core housing need category. Four in ten lone-parent families are in core need - 19.1 percent of male- and 42.7 percent of female-led families; 18.3 percent of owners; and 54.4 percent of renters. Mothers with young children are in core need 55.5 percent of the time, and the majority rent and live in apartment-style dwellings.
- Most young couples have enough money to improve their own housing circumstances so only one in ten is in core need. However, two-thirds of the young-couple families that are in need have children. Approximately 71 percent of the young-couple families in need are renters, and the incidence of need is three times higher amongst renters than owners - 16.5 percent compared to 5.1 percent.
- Overall, immigrant family households are slightly more likely to be in need than young couples as 12.2 percent fall into the core need category. Recent immigrants are three times as likely as long-term immigrants to be in core need - 31.8 percent compared to 9.8 percent. Recent immigrant lone parents are the most susceptible to housing problems, as 65.1 percent are in core

need compared to 31.2 percent of long-term lone parent immigrants and 39.7 percent of non-immigrant lone parents.

In conclusion, it is important to note that, although many young-couple and immigrant family households face difficult circumstances, for the majority it is a short-term, transitory situation. Most soon have sufficient income to improve their housing situation. This is not the case for most lone-parent families.

Les conditions de logement des parents seuls, des jeunes couples et des familles immigrantes – Un profil tiré du Recensement de 1991

RÉSUMÉ

Les besoins de logement varient selon le type de familles et les conditions et besoins de logement évoluent à mesure que changent les types de famille. Pour aider les chercheurs, les promoteurs, les constructeurs et les décideurs dans le domaine du logement à garder à jour leurs connaissances des familles et de leurs différents besoins de logement, la SCHL et Statistique Canada ont conjointement produit ce rapport. À partir de données inédites du Recensement de 1991, ce rapport établit le profil de trois types de familles choisis : **les parents seuls, les jeunes couples et les familles immigrantes**. Ces familles figurent parmi celles qui, croit-on, sont les plus nombreuses à connaître des problèmes de logement.

Afin de déterminer les besoins et les caractéristiques de logement attribuables uniquement aux trois types de famille, 906 595 familles partageant leur habitation avec d'autres personnes ont été supprimées de l'analyse pour ce rapport. Ce dernier était donc axé sur 727 295 familles monoparentales, 1 330 120 familles composées de jeunes couples et 1 602 745 familles immigrantes, lesquelles font toutes partie des 6 449 135 familles figurant dans le Recensement de 1991 comme ne partagent pas leur logement avec d'autres personnes. Il y a un certain chevauchement parmi les trois groupes puisque les familles immigrantes comprennent à la fois de jeunes couples (ayant moins de 35 ans) et des parents seuls. Dans le rapport, on établit un profil distinct pour chaque type de famille, mais on fait des analyses comparatives des différents types lorsque cela est possible.

Bien qu'ils soient semblables à bien des égards, les trois types de familles manifestent aussi des caractéristiques uniques. Les points ci-dessous font ressortir leurs circonstances démographiques, socio-économiques et en matière de logement.

PROFIL DÉMOGRAPHIQUE

- On trouve les trois types de familles dans toutes les régions du pays, mais les familles immigrantes sont beaucoup plus urbanisées : 52,4 % d'entre elles vivent dans les trois centres les plus importants du Canada, soit Montréal, Toronto et Vancouver.
- Les familles immigrantes sont plus nombreuses que les autres à compter trois enfants ou plus vivant à la maison. Les jeunes couples ont des enfants plus jeunes. La plupart des parents seuls (63 %) ont au moins un enfant de moins de 18 ans. L'autre tiers des parents seuls vit avec des enfants de 18 ans ou plus (cela comprend les parents seuls âgés vivant avec des fils et(ou) des filles qui ne se sont jamais mariés).

PROFIL SOCIO-ÉCONOMIQUE

- Les familles de jeunes couples sont plus mobiles que les autres. Environ 80 % avaient déménagé pendant la période de cinq ans antérieure au Recensement de 1991, comparativement à 44,7 % des familles immigrantes et à 54 % des familles monoparentales.
- Toutefois, une analyse plus détaillée de chaque groupe familial particulier indique

que 90,2 % des jeunes couples sans enfants ont déménagé et que les taux de mobilité des familles récemment immigrées et des familles monoparentales ayant de jeunes enfants étaient de 83,4 % et de 67,6 %, respectivement.

- Parmi les trois groupes, ce sont les parents seuls qui ont les niveaux de scolarisation les plus faibles et les taux de chômage les plus élevés. Quarante pour cent des parents seuls qui subviennent aux besoins de jeunes enfants ne font pas partie de la population active ou sont sans travail. Un parent seul récemment immigré sur cinq était aussi en chômage.
- Par conséquent, une proportion beaucoup plus forte de parents seuls (environ le tiers) dépendent de paiements de transferts gouvernementaux comme principale source de revenu.
- Les familles monoparentales ont aussi des revenus annuels moyens beaucoup plus bas que les autres types de familles, soit 29 485 \$ comparativement à près de 40 000 \$ pour les familles récemment immigrées et à un peu plus de 45 000 \$ pour les jeunes couples. Les revenus des jeunes couples et des familles récemment immigrées sont plus susceptibles de s'améliorer avec le temps, puisque le revenu moyen des couples plus âgés est de 48 000 \$, et celui des immigrants de longue date, de 58 000 \$. Les familles monoparentales ne bénéficient pas d'augmentations semblables avec le temps.
- Comme on pouvait s'y attendre, un pourcentage beaucoup plus élevé de familles monoparentales ont un revenu inférieur aux seuils de faible revenu de Statistique Canada. C'est le cas de 40 % de tous les parents seuls et d'un peu plus de la moitié (53,3 %) des parents seuls

ayant de jeunes enfants, comparativement à 35 % des familles récemment immigrées, à 11 % des immigrants de longue date et à 13 % des jeunes couples avec enfants.

- L'ampleur de la pauvreté que connaissent les parents seuls est en partie attribuable à leurs niveaux de chômage plus élevés, mais aussi au nombre de soutiens économiques du ménage. Un peu plus de la moitié (53,1 %) des parents seuls dépendent d'un seul revenu, alors que 86,6 % des jeunes couples peuvent compter sur deux revenus. Quant aux familles immigrantes, 62,7 % ont deux soutiens de famille et 27,4 % de plus, trois soutiens ou plus.

PROFIL DU LOGEMENT

- Compte tenu de leurs caractéristiques socio-économiques, il n'est pas étonnant de constater que les parents seuls connaissent aussi les conditions de logement les plus difficiles.
- Moins de la moitié (42,7 %) des parents seuls sont propriétaires de leur propre logement, à comparer à 56,9 % des jeunes couples et à 42,8 % des familles récemment immigrées. Toutefois, le taux de propriété augmente rapidement avec le temps dans le cas des jeunes couples et des immigrants récents. Soixante-dix pour cent des jeunes couples au début de la trentaine sont propriétaires et avec le temps, le taux de propriété des familles immigrantes passe à 80,9 %.
- La majorité des parents seuls sont locataires toute leur vie, de sorte que beaucoup d'entre eux ne bénéficient jamais de l'accumulation d'avoir propre dans une maison.

- Près des trois quarts des familles monoparentales vivent dans des appartements, alors que les maisons individuelles sont la forme courante de logement des jeunes couples et des familles immigrantes.
- Très peu de ménages des trois types de familles vivent dans un logement surpeuplé ou défectueux.
- Néanmoins, quelque 13,7 % des familles monoparentales vivent dans des habitations trop petites, comparativement à 2,2 % des jeunes couples et à 6,8 % des familles immigrantes.
- Le quart des immigrants récents commencent par vivre dans des logements surpeuplés, mais il s'agit d'une situation de très courte durée pour la plupart d'entre eux puisqu'ils changent rapidement leurs conditions de logement une fois qu'ils se sont taillé une place sur le marché du travail.
- Un très faible pourcentage de ménages de tous les groupes occupent des habitations qui ne répondent pas aux normes de qualité, soit 6,2 % des familles immigrantes, 8,6 % des jeunes couples et 11,6 % des familles monoparentales.
- Dans les trois types de familles, les locataires sont beaucoup plus susceptibles de vivre dans un logement surpeuplé ou défectueux.
- Le manque d'abordabilité a tendance à être un problème beaucoup plus important pour les trois types de familles.
- Quelque 21,3 % des jeunes couples propriétaires de leur maison et 20 % des locataires consacrent 30 % ou plus de leur revenu brut au logement. Toutefois, les jeunes couples locataires se trouvent dans une situation beaucoup plus difficile puisque plus de 70 % de ceux qui payent 30 % ou plus de leur revenu pour se loger ont de faibles revenus, comparativement à 19 % seulement des propriétaires.
- Seulement 17,6 % des familles immigrantes propriétaires versent 30 % ou plus de leur revenu pour le logement, mais ce pourcentage passe à 40,7 % dans le cas des immigrants récents qui sont propriétaires et s'établit à 30 % dans le cas des familles immigrantes locataires. Toutefois, dans ce cas également, 70 % des locataires ont de faibles revenus, comparativement à seulement 34,2 % des immigrants récents propriétaires et à 28 % des immigrants de longue date.
- Un parent seul propriétaire sur quatre et la moitié des parents seuls locataires consacrent 30 % ou plus de leur revenu pour l'habitation. Il s'agit dans presque tous les cas de femmes ayant de jeunes enfants et dont les revenus sont inférieurs aux seuils de faible revenu de Statistique Canada.
- Comme il fallait s'y attendre, un pourcentage beaucoup plus élevé de familles monoparentales ont des besoins impérieux de logement. Quatre familles monoparentales sur dix ont des besoins impérieux. Parmi ces familles, 19,1 % ont un chef masculin et 42,7 %, un chef féminin; 18,3 % sont propriétaires et 54,4 % sont locataires. La majorité des mères ayant de jeunes enfants loue un appartement dans un immeuble d'habitation et 55,5 % ont des besoins impérieux.
- La plupart des jeunes couples ont suffisamment d'argent pour améliorer leurs propres conditions de logement, de sorte qu'un sur dix seulement a des

besoins impérieux. Toutefois, les deux tiers des jeunes couples nécessiteux ont des enfants. Environ 71 % des jeunes couples dans le besoin sont des locataires et la fréquence du besoin est trois fois plus élevée parmi les locataires que chez les propriétaires (16,5 % comparativement à 5,1 %).

- Dans l'ensemble, les ménages de familles immigrantes sont légèrement plus susceptibles d'être dans le besoin que les jeunes couples puisque 12,2 % d'entre eux ont des besoins impérieux. La probabilité que les immigrants récents aient des besoins impérieux est trois fois plus élevée que parmi les immigrants de longue date (31,8 % à comparer à 9,8 %). Les parents seuls récemment immigrés sont les plus susceptibles de connaître des problèmes de logement, étant donné que 65,1 % d'entre eux ont des besoins impérieux, comparativement à 31,2 % des parents seuls immigrés de longue date et à 39,7 % des parents seuls non immigrants.

En conclusion, il importe de faire remarquer que, bien que de nombreux ménages de jeunes couples et de familles immigrantes connaissent des conditions difficiles, il s'agit dans la majorité des cas d'une situation provisoire à court terme. La plupart ont rapidement suffisamment de revenus pour améliorer leurs conditions de logement. Mais ce n'est pas le cas de la plupart des familles monoparentales.

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CHAPTER 1 INTRODUCTION AND STRUCTURE OF THE REPORT

Shelter requirements vary by type of family. Over time, as family types change, housing conditions and requirements evolve. This evolution is tracked by housing researchers, developers, builders and policy-makers to maintain a current knowledge of families and their different housing needs. To assist them Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada (SC) have produced this report. It draws on the most comprehensive data base available, the 1991 Census of Population, to profile three selected family types and their housing situations. The report profiles lone-parent, young-couple, and immigrant families as they are among those most often thought to be stressed by changes in the housing market. These families are also frequently mentioned in discussions of child poverty.

Structure of the Report

The introduction defines the family types and explains why they were selected for study. It also presents in Figure 1.1 the position of each family type within the overall universe of Canadian families. The next three sections of the report profile each family type in turn, providing comparative analyses across family types where possible. Each family profile includes three basic components: a demographic overview, a socio-economic family sketch, and an assessment of housing conditions.¹ The report then concludes with a glossary of terminology and references. All three family sketches are based on unpublished 1991 Census tabulations.

The Three Family Types

1) Lone-Parent Families

Background

One of the most important features in the changing nature of Canadian families has been the rapid growth in lone-parent families resulting primarily from marriage break-up as well as never-married women choosing to raise children on their own. Between 1971 and 1991, lone-parent families almost doubled from 477,525 to 954,710 while two-parent families increased only 39.9 per cent from 4,575,640 to 6,401,460. The rapid rise of lone-parent families, coupled with their higher probability to be in core housing need, is the reason for their selection as the first of three profiled family types.

Definition

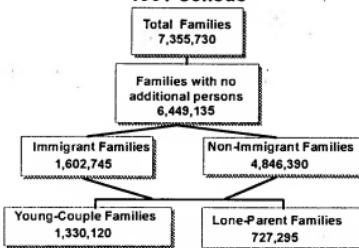
A Lone-Parent Family consists of - a mother or father, with no spouse or common-law partner present, living with one or more children (never-married sons and/or daughters).

In order to identify how well lone-parent families are able to access housing on their own, this report examines only those who maintain their own households and have no additional persons living with them. This includes the vast majority: 76 per cent or 727,295 of the 954,710 lone-parent families enumerated by the census in 1991. It excludes the one-quarter of all lone-parent families who obtain support (shelter and/or non-shelter) by sharing their accommodations.

¹ Households living below the standards set for dwelling affordability, adequacy, or suitability, whose incomes are sufficient to obtain rental housing meeting all standards are considered to be in core housing need. See Canada Mortgage and Housing Corporation Research and Development Highlights, Socio-Economic Series, Issues 7 and 12.

Figure 1.1 Family Composition By Type

1991 Census



2) Young-Couple Families

Background

Young-couple families have a number of unique, if transitory, characteristics which led to their choice as the second type of family profiled. Born between 1957 and 1976, they straddle the second half of the baby-boom and the beginning of the baby-bust generations. They tend to exhibit changes in life-style, family forms, marital roles, and patterns of child rearing and employment. Their new values affect their housing choices. Their housing options are, however, restricted by early career development, and thus lower income and greater vulnerability to increases in housing prices and interest rates. Though, as new households raising children, they may contemplate home ownership, a starter home may often be out of reach.

Definition

A Young-Couple Family is a census family² in which both spouses (married or common-law) are younger than 35, that is in the child-rearing, early career years of the family life cycle.

As with lone-parent families, in order to identify housing needs attributable solely to young-couple families, **this report examines only those young-couple families who maintain their own household and have no additional person(s) living with them.** As a result, it pertains to 1,330,120 young-couple families living in Canada in 1991. Young-couple families living with another family or with relative(s) or non-relative(s) are not studied.

3) Immigrant Families

Background

In 1991 1,938,190, or 26.3 per cent, of all Canadian families had at least one immigrant family member. Of these immigrant families, 1,602,745 maintained their own one-family households, residing mainly in the large urban areas of Ontario, British Columbia, Alberta and Quebec.

²

A census family refers to a couple (married or common law, without children or with children who have never married), or a lone parent of any marital status, with at least one never-married child, living in the same dwelling.

Almost one-quarter million (230,000 or about 14 per cent) of one-family (or primary) immigrant households form a separate group of more recent immigrants, having arrived in Canada between 1981 and 1991. They differ from both longer-settled (pre-1981) immigrant and non-immigrant families by their unique socio-demographic and housing conditions. Immigrant families, and particularly recent immigrant families, are the third family type profiled.

Definition

An immigrant family refers to a census family³ living in a private household where at least one member of the family is, or has been, a landed immigrant in Canada. A landed immigrant is a person who has been granted the right by Canadian immigration authorities to live permanently in Canada.

As with lone-parent and young-couple families, this report examines housing needs attributable only to single immigrant families (i.e. one-family immigrant households without additional persons), thus maintaining a one-to-one correspondence between immigrant families and the dwellings they occupy. As a result, the report examines 1,602,745 or about 82.7 per cent of all immigrant families. It excludes 335,445 or the 17.3 per cent who share their housing and household expenditures, 80 per cent of the time with other persons, and 20 per cent of the time with other families.

Though a minority, the 65,000 who share with other families to form "multiple immigrant family" households (households of two or more families, of which at least one is an immigrant family) deserve special mention. Their characteristics are very different and they are much less susceptible to housing need. For example, by sharing, 65,000 "multiple immigrant families" achieve a higher level of ownership than single family immigrants (83.7% compared to 74.4%), and acquire dwellings of considerably higher average value (\$236,983 compared to \$197,766). In 1990, "multiple immigrant families" averaged \$80,947 in household income and \$992 per month in shelter costs, and just 17.4 per cent spent 30 per cent or more of their income on shelter. Of these only 6 per cent or 3,920 were low income households, well below the average incidence of families below Statistics Canada's Low Income Lines (LICOs).

The Total Population of Canadian Families

Figure 1.1 identifies that of Canada's 7,355,730 families, 6,449,135 or 87.7 per cent maintain their own households in accommodations that they do not share. The families compared and contrasted in this report belong to this group.

The place occupied in the total Canadian universe of families by each of the three profiled family types is also illustrated by Figure 1.1. It shows that while, by definition, the first two family types are mutually exclusive, the third family type overlaps with both of the others. For example, some 141,380 or 19.4 per cent of all lone parent families without additional persons are single family immigrant households. As a result, comprised of families regardless of marital status or stage in the life cycle, immigrant families are the most heterogeneous in household characteristics of the three family groups.

³

Non-immigrant families include families whose members are Canadian citizens by birth as well as a small number of families whose members are non-permanent residents. Non-permanent residents are persons who hold student or employment authorisations, Minister's permits, or who were refugee claimants at the time of the 1991 Census.

CHAPTER 2

LONE-PARENT FAMILIES

2.1 Demographic Profile

i) Number and Geographic Distribution of Lone-Parent Families

In 1991, 727,295 lone-parent families maintained their own households, accounting for 11 per cent of all families that did not share accommodations with any other person(s) (Figure 2.1). Almost two-thirds (63%) have at least one child under 18 at home. The rest, who live with children that are all 18 or over, include households in which elderly parents live with mature never married sons or daughters (Table 2.1). The housing needs of these two distinct groups of lone-parent families differ and are studied separately.

Figure 2.1 Lone-Parent Families, Canada, 1991 Census

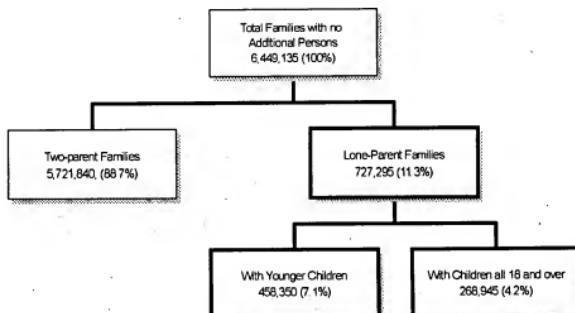
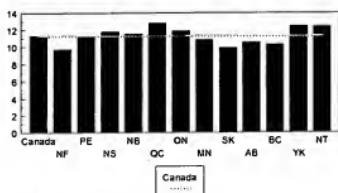


Table 2.1. Age Distribution of Lone Parents, Canada, 1991 Census

Age Group	Lone-parent Families					
	Total		With Younger Children		With all children ≥18	
	No.	%	No.	%	No.	%
Total	727,290	100.0	458,340	100.0	268,950	100.0
15-24	39,150	5.4	39,120	8.5	30	0.0
25-34	158,040	21.7	157,795	34.4	245	0.1
35-44	223,495	30.7	196,185	42.8	27,310	10.2
45-54	137,430	18.9	57,645	12.6	79,785	29.7
55-64	79,000	10.9	6,745	1.5	72,255	26.9
65 and Over	90,175	12.4	850	0.2	89,325	33.2
Male Lone Parents						
Total	109,805	100.0	59,110	100.0	50,695	100.0
15-24	580	0.5	575	1.0	5	0.0
25-34	10,350	9.4	10,265	17.4	85	0.2
35-44	34,935	31.8	30,510	51.6	4,425	8.7
45-54	31,615	28.8	14,710	24.9	16,905	33.3
55-64	16,100	14.7	2,630	4.4	13,470	26.6
65 and Over	16,230	14.8	420	0.7	15,810	31.2
Female Lone Parents						
Total	617,490	100.0	399,240	100.0	218,250	100.0
15-24	38,575	6.2	38,545	9.7	30	0.0
25-34	147,695	23.9	147,525	37.0	160	0.1
35-44	188,560	30.5	165,670	41.5	22,890	10.5
45-54	105,815	17.1	42,935	10.8	62,880	28.8
55-64	62,905	10.2	4,125	1.0	58,780	26.9
65 and Over	73,950	12.0	435	0.1	73,515	33.7

Figure 2.2. Lone - Parent Families as a Proportion of all Primary Maintaining Families, Canada & the Provinces, 1991 Census



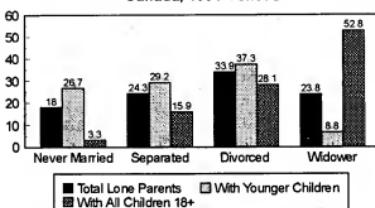
Though found in all areas of the country, lone parents are least common in Newfoundland and Saskatchewan and most common in Quebec and, like young-couple families, in the far north (the Northwest Territories and Yukon) (Figure 2.2). Overall, with almost two-thirds (64.7%) living in Canada's Census Metropolitan Areas (CMAs), they are more urbanized than two-parent families in general (58.9%).

ii) Marital Status, Number and Age of Children

As illustrated by the 1991 Census data in Table 2.1, lone parents who support children under 18 years old are almost all (85.7%) under 45 years old, and mainly 25 to 44 (77.2%). In contrast, those who live with their never-married children all 18 years and older are almost all (89.8%) 45 years or older. Overall, 5.4 per cent of lone parents are 15-24, and 80.8 per cent of these were never married.

The majority (84.9%) of lone-parent families are headed by women. The reason is largely twofold. Firstly, 33.9 per cent and 24.3 per cent of lone parents were divorced or separated respectively, and mothers tended to receive custody of the children. Secondly, 18.0 per cent of lone parent mothers were never married. Female lone parents are thus both younger and support younger children than do their male counterparts (Table 2.1). Those lone parents who do live with older children exhibit two key characteristics - over half (52.8%) are widows and six in ten are 55 years of age or older.

Figure 2.3. Marital Status of Lone Parents, Canada, 1991 Census



With almost 60 per cent of lone-parent families having just one child at home, lone parents tend to have fewer children than two-parent families. Lone parents, however, are much more likely to live with children who are all 18 or over than two-parent families (37.0% versus 20.8%).

2.2 Socio-Economic Profile

i) Residential Mobility

Although they tend to move shorter distances and stay within the same municipality, five-year mobility data indicate that lone parents are relatively mobile (54.0%) compared to two-parent families (44.1%) (Table 2.2). Resembling young-couple families with children who have a much higher five-year mobility rate of 73.4 per cent, lone parents with younger children are among the most mobile (67.6%) of all lone parents. With five-year mobility rates of 30.8 per cent and 33.3 per cent respectively, older lone parents with all children 18 or over are, like other husband-wife families, much less mobile.

Table 2.2. Residential Mobility by Type of Primary Maintaining Families, Canada, 1991 Census

	Two-Parent Families		Lone-parent Families					
	NUMBER	%	Total		With Younger Children		With all Children 18 and over	
			NUMBER	%	NUMBER	%	NUMBER	%
Total	5,721,835	100.0	727,295	100.0	458,350	100.0	268,950	100.0
Moved Within the Past One Year	763,175	13.3	155,220	21.3	129,885	28.3	25,340	9.4
Moved Within the Past Five Years	2,524,520	44.1	392,395	54.0	309,625	67.6	82,770	30.8
%	100.0		100.0		100.0		100.0	
- Moved within the same municipality	1,218,960		236,720		185,065		51,655	
%	48.3		60.3		59.8		62.4	
- Moved from different municipality	1,153,510		139,325		112,930		26,395	
%	45.7		35.5		36.5		31.9	
- Moved from outside Canada	152,050		16,345		11,620		4,725	
%	6.0		4.2		3.8		5.7	

Note: June 3, 1991 is the reference date for moves within the past one or five years.

ii) Educational Attainment

Lone parents tend to have less education than parents in couple-led families. While almost equal proportions of male lone parents and husbands in two-parent families (21.4% and 22.8% respectively) have at least some university, only 15.9 per cent of female lone parents compared to 19.4 per cent of wives have some university training. As well, both male and female lone parents are more likely to have less than a grade 9 education.

Like young-couple families compared to other husband-wife families, young lone parents with younger children are better educated than those who are older (with children 18+). Younger lone parents are more likely than those who are older to have some university education (19.0% versus 13.0%) and less likely to have less than a grade 9 education (8.0% compared to 31.7%).

iii) Labour Force Activity and Family Income

Lone-parent families face much greater challenges in meeting their basic family needs than two-parent families. First, they are 20 per cent less likely to participate in the labour force than husbands in two-parent families in general and 35 per cent less likely than husbands in young-couple families. Secondly, they are more prone to being unemployed: at 13.3 per cent compared to 8.9 per cent of husbands in young-couple families with children. As a result, in 1991 over two in five lone parents supporting younger children were either not in the labour force or unemployed (Table 2.3). Indeed, in 1991 almost 165,000 lone parents supported fully dependent children but were either not in the labour force (73.9%) or unemployed (26.1%)⁴.

Table 2.3. Labour Force Activity of Lone-Parent Families, Canada, 1991 Census

	All Lone-parent Families		With Younger Children		With All Children 18 and over	
	NUMBER	%	NUMBER	%	NUMBER	%
Total	727,295	100.0	458,350	100.0	268,945	100.0
In Labour Force	454,040	62.4	321,195	70.1	132,845	49.4
Employed	393,685	54.1	271,660	59.3	122,025	45.4
Unemployed	60,355	8.3	49,530	10.8	10,825	4.0
Unemployment Rate	n/a	13.3	n/a	15.4	n/a	8.1
Not in Labour Force	273,255	37.6	137,150	29.9	136,105	50.6

n/a = Not applicable

Note: Unemployment Rate refers to the proportion of those in the labour force who are unemployed.

Being less educated and less likely to be active in the labour force, and even when in the labour force, more likely to be unemployed, lone parents average about half the income of two-parent families (Table 2.4). They are over four times as likely to have low incomes according to Statistics Canada's Low Income Cutoffs (LICOs): 39.9 per cent compared to 9.1 per cent of two-parent families.

⁴ Dependant children are either less than 15 years old or 15-18 years of age and attending school and not in the labour force.

**Table 2.4. Income Level and Number of Recipients by Family Type, Canada
1991 Census**

Level of Income and Number of Income Recipients	Lone-Parent Families			Two-Parent Families		
	NUMBER	%		NUMBER	%	
Total	100.0	727,300	100.0	100.0	5,721,835	100.0
One		386,115	53.1		612,950	10.7
Two		262,830	36.1		3,971,715	69.4
Three or More		76,440	10.5		1,121,450	19.6
None		1,910	0.3		15,715	0.3
< \$10,000	15.8			2.9		
Total		115,230	100.0		166,185	100.0
One		97,540	84.6		59,065	35.5
Two		13,950	12.1		81,375	49.0
Three or More		1,830	1.6		10,025	6.0
None		1,910	1.7		15,715	9.5
\$10,000 - \$29,999	44.8			20.1		
Total		325,895	100.0		1,148,380	100.0
One		206,125	63.2		202,850	17.7
Two		103,235	31.7		866,200	75.4
Three or More		16,530	5.1		79,325	6.9
None		0	0.0		0	0.0
\$30,000 - \$49,999	24.3			28.8		
Total		176,645	100.0		1,645,030	100.0
One		63,675	36.0		219,545	13.3
Two		87,575	49.6		1,205,440	73.3
Three or More		25,400	14.4		220,045	13.4
None		0	0.0		0	0.0
\$50,000 and Over	16.1			48.3		
Total		109,530	100.0		2,762,240	100.0
One		18,775	17.1		131,485	4.8
Two		58,065	53.0		1,818,705	65.8
Three or More		32,690	29.8		812,050	29.4
None		0	0.0		0	0.0
Average Income			\$ 29,485			\$ 55,294

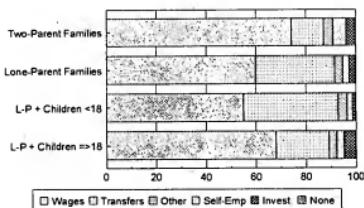
However, not all lone parents are equally affected. Over half (53.3%) of lone parents with younger children have low incomes, which is linked to the fact that four of five are dependent on just one income. In contrast, only 17.1 per cent of older lone parents have low incomes, largely because, with their grown-up children participating in the labour force, three-quarters have two incomes (Table 2.5). Lone parents most affected by low incomes also tend to be female, 43.9 per cent of whom are low income compared to 17.7 per cent of their male counterparts.

Table 2.5 Low Income by Family Type and Age of Children, Canada, 1991 Census

	Total		With Younger Children		With All Children 18+	
	Number	%	Number	%	Number	%
Lone-parent Families	727,295	100.0	458,350	100.0	268,945	100.0
Above Low Income	430,915	59.2	209,400	45.7	221,515	82.4
<i>Average Family Income</i>	\$42,020					
Low Income	290,405	39.9	244,460	53.3	45,945	17.1
<i>Average Family Income</i>	\$11,032					
Not applicable	5,975	0.8	4,495	1.0	1,480	0.6
Two-parent Families	5,721,835	100.0	2,712,900	100.0	713,345	100.0
Above Low Income	5,167,185	90.3	2,416,415	89.1	672,725	94.3
<i>Average Family Income</i>	\$59,661					
Low Income	519,600	9.1	273,550	10.1	38,275	5.4
<i>Average Family Income</i>	\$12,665					
Not applicable	35,050	0.6	22,935	0.8	2,340	0.3

While 74.3 per cent of two-parent families rely on wages and salaries as their major source of income, only 59.9 per cent of lone-parent families do. Meanwhile, compared to just 12.9 per cent of two-parent families, 31.7 per cent of lone parents report government transfer payments as their major source of income (Figure 2.4).

Figure 2.4 Major Source of Income by Family Type, Canada, 1991 Census



2.3 Housing Profile⁵

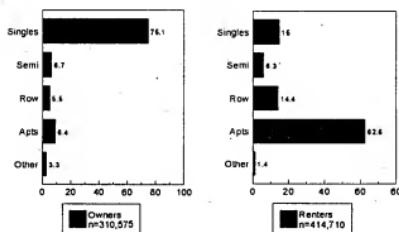
i) Tenure and Dwelling Type

Lone-parent families are only about half as likely as two-parent families to own their dwellings. And those that do own tend to be either male (60.3% own) or 55 years of age or older (69.2% own). Homeownership falls outside the economic reach of most other lone parents, especially females and those with younger children. Only 39.6 per cent of female lone parents and 30.9 per cent of lone parents with younger children own their own dwellings.

Table 2.6. Lone-Parent Family Households by Tenure, 1991 Census

	All Lone Parents		Male Parents		Female Parents		With Young Children	
	Number	%	Number	%	Number	%	Number	%
Total	727,300	100.0	109,805	100.0	617,495	100.0	456,800	100.0
Owners	310,575	42.7	66,220	60.3	244,355	39.6	141,320	30.9
Renters	414,710	57.0	43,105	39.3	371,605	60.2	315,480	69.1
Band Housing	2,010	0.3	480	0.4	1,535	0.2	0.0	0.0

Figure 2.5 Percent Distribution of Lone-Parent Families by Tenure and Structural Type of Dwelling, Canada, 1991 Census



Lone parents with younger children occupy substantially different housing than their young-couple family counterparts. They rent more often, 69.1 per cent compared to 34.5 per cent for young-couple families with children, and they are far more likely to occupy

⁵

As information on shelter costs is not collected by the census for households on farms or in band housing on Indian reserves, analyses in this section which address housing affordability and core housing need do not include these households or those with zero or negative incomes for which meaningful shelter cost-to-income ratios cannot be calculated.

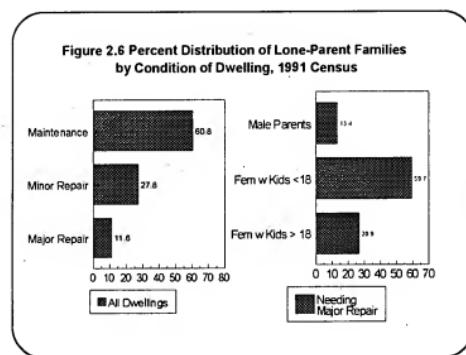
apartment-style than single-detached dwellings. Indeed, the majority (71.8%) of lone parent renters supporting young children live in apartment-style dwellings.

ii) Housing Conditions

Suitability

Very few lone parent households live in crowded dwellings: just 0.6 per cent if the crude indicator of more than one person per room is used, or 0.7 percent if the measure is bedroomless dwellings (bachelor units). Nonetheless, it is noteworthy that eighty per cent of those living in dwellings without bedrooms are families with female parents. Even the more detailed National Occupancy Standard (NOS)⁶ finds that only 13.7 per cent of lone-parent families are crowded.

Adequacy



Like most Canadians, the majority of lone parents live in dwellings in adequate condition. Nonetheless, in 1991 some 11.6 per cent (47,270 renters and 36,445 owners) stated they occupied dwellings needing major repairs to the plumbing and/or electrical systems, or to such structural elements as walls, floors, ceilings and foundations. The majority of these lone parents are female and they tend to have younger children (Figure 2.6).

Affordability

Owners

One out of every four (26.4% or 80,135) lone parent **owners** pays 30 per cent or more of their income, thus exceeding today's norm for their shelter payments. The main reason is that almost half (37,000 of them) have incomes below Statistics Canada's Low Income thresholds (LICOs). The majority of these are female parents with young children who averaged only \$11,076 in income in 1990 (Table 2.7).

Though low income female lone parents with young children are simply not likely to own, when they do, it is often at a very steep cost. Although they comprise only 8.3 per cent of all lone parent owners, they form 67.8 per cent of those with low incomes who pay 30 per cent or more for their shelter.

⁶ The National Occupancy Standard (NOS) uses the common elements of provincial housing standards to determine if households have enough bedrooms given their size and composition. The NOS is fully defined in the Glossary of Terms.

Table 2.7. Owner Lone-Parent Families by Shelter-Cost-to-Income Ratio and Households Income, 1991 Census

	Total Lone Parent Families		Female		Parents			
	Total	Average	Total	Average	with young er children	Average	with all children 18 & +	Average
	HHLD Income	HHLD Income	HHLD Income	HHLD Income	HHLD Income	HHLD Income	HHLD Income	HHLD Income
All owners	303,945	\$40,381	240,200	\$37,843	109,475	\$31,347	130,725	\$43,283
SC/Income <30%	223,810	\$46,592	172,565	\$43,999	60,030	\$39,553	112,535	\$46,371
SC/Income 30%+	80,135	\$23,034	67,640	\$22,138	49,450	\$21,387	18,190	\$24,180
Above low income	43,005	\$33,581	34,685	\$37,823	24,265	\$32,086	10,420	\$35,540
Low income	37,125	\$10,817	32,960	\$10,893	25,185	\$11,076	7,775	\$10,297

Renters

Renters find it twice as difficult as owners to afford their housing without spending more than the norm. As a result, close to 220,000 or 53.2 per cent of lone-parent renters spend 30 per cent or more of their household income on shelter. Almost all (84.7% or 186,190) have low incomes. Most (72.2% or 158,675) are females raising young children (Table 2.8).

Table 2.8. Renter Lone-Parent Families by Shelter-Cost-to-Income Ratio and Household Income, 1991 Census

	Total Lone Parent Families		Female Parents					
	Total	Average	Total	Average	with young er children	Average	with all children 18 & +	Average
	HHLD Income	HHLD Income	HHLD Income	HHLD Income	HHLD Income	HHLD Income	HHLD Income	HHLD Income
All renters	412,890	\$21,553	370,150	\$20,140	287,010	\$17,069	83,140	\$30,740
SC/Income <30%	193,175	\$32,011	164,205	\$30,165	106,465	\$26,145	57,740	\$37,578
SC/Income 30%+	219,710	\$12,359	205,945	\$12,146	180,545	\$11,717	25,400	\$15,196
Above low income	33,520	\$25,082	29,450	\$24,758	21,875	\$24,514	7,575	\$25,462
Low income	186,190	\$10,068	176,495	\$10,041	158,675	\$9,953	17,820	\$10,831

Core Housing Need

Up to this point, housing suitability, adequacy and affordability have been explored in isolation of each other. As, however, there are considerable inter-relationships between, for example the affordability of housing and its suitability and adequacy, it is important to combine the assessment of all three standards into one overall assessment of housing condition. The core housing need model presents an integrated assessment of housing condition.

The model uses two steps to integrate the three separate housing needs indicators into one measure of housing need. First, it identifies any households living below the individual standards for suitability, adequacy, and affordability. Second, from all households whose housing falls below one or more of the standards, it identifies those whose incomes are insufficient to afford rental housing which does meet standards. The households identified by the second step of the model are classified as being in core housing need.

The housing standards of the core housing need model have evolved to reflect today's societal housing expectations. In brief, the three housing standards of the core housing need model include:

The Suitability Standard: this standard is based on the National Occupancy Standard (NOS), which uses the common elements of all provincial standards to set requirements for specific numbers of bedrooms for each household based on its size and composition.

The Adequacy Standard: this standard requires that a dwelling unit must possess all basic plumbing facilities and require only regular upkeep or minor repairs.

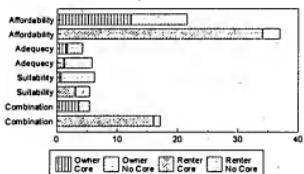
The Affordability Standard: this standard states that a household should not be required to spend 30 per cent or more of its income to acquire shelter that is suitable and adequate.⁷

Of the three types of households sketched in this report, lone parents are both the most likely to live below housing standards and the least likely to have enough income to improve their housing situation. As a result, lone parents, particularly lower income renters, are the most likely to fall into core housing need.

One out of every two lone parents, and two out of three who rent, live below housing standards, two-thirds of them in metropolitan areas where they find their biggest challenge to be housing affordability (Figure 2.7).

⁷ More detailed definitions of the housing standards are available in the Glossary of Terms. References which examine the concept of corehousing need are listed in the Reference Section.

Figure 2.7 Percent of Lone-Parent Families Living Below Housing Standards, showing those in Core Housing Need, 1991 Census



Four out of ten (280,040) lone-parent families live in core housing need: 19.1 per cent of males and 42.7 per cent of females, 18.3 per cent of owners and 54.5 per cent of renters respectively (Table 2.9). These families simply cannot find affordable housing. They average only one-quarter of the income of lone parents not in housing need, and as a result shoulder shelter burdens up to 5 to 6 times as high as those not in need (Table 2.10). As illustrated in Figure 2.7, as a cause of housing need, housing affordability is by far the most important.

Table 2.9 Lone-Parent Families in Housing Need by Dwelling Type and Average Income, 1991 Census

(Number of Households in Need)

	# in Need	Ground-oriented		Apartment-style	
		# in Need	Average Income	# in Need	Average Income
Male-Led					
-Children <18	14,415	7,935	\$ 13,871	6,475	\$ 13,011
Owners	4,060	3,640	14,126	420	13,693
Renters	10,355	4,300	13,656	6,055	12,963
-All Children 18+	5,925	3,170	14,242	2,760	15,001
Owners	2,725	2,365	13,992	365	15,374
Renters	3,200	805	14,974	2,395	14,944
All	20,345	11,105	13,977	9,240	13,606
Owners	6,785	6,000	14,073	785	14,471
Renters	13,560	5,105	13,864	8,450	13,525
Female-Led					
-Children <18	220,010	103,005	\$ 12,550	117,005	\$ 11,254
Owners	34,750	31,585	14,099	3,165	14,236
Renters	185,260	71,420	11,865	113,840	11,171
-All Children 18+	39,690	17,800	14,260	21,890	14,255
Owners	13,840	11,810	14,407	2,025	15,081
Renters	25,850	5,995	13,969	19,860	14,170
All	259,695	120,805	12,802	138,895	11,727
Owners	48,585	43,390	14,183	5,195	14,566
Renters	211,115	77,410	12,028	133,705	11,616

While 84.9 per cent of lone parents are women, 92.7 per cent of all lone parents in housing need are women. Averaging only 67.5 per cent as much income as their male counterparts, they are 2.2 times more likely to be in need than male lone parents. Mothers with young children are least likely to be able to avoid being in housing need. They are in need 55.5 per cent of the time. With the exception of only 15.8 per cent, they rent (Table 2.9). The majority also live in apartment-style dwellings.

Table 2.10 Income Profile of Lone-Parent Families by Age of Children by Core Housing Need Status, 1991 Census

Average Income	Owners in Need	Owners not in Need	Renters in Need	Renters not in Need	Total in Need	Total not in Need
<i>Male</i>						
-Children < 18	14,081	52,845	13,251	39,023	13,485	47,354
- All children 18+	14,177	59,522	14,952	49,752	14,595	57,102
- All	14,119	56,723	13,653	43,412	13,808	52,482
<i>Female</i>						
-Children < 18	14,112	40,518	11,438	25,783	11,861	31,432
- All children 18+	14,506	46,685	14,124	37,352	14,257	43,825
- All	14,224	44,599	11,767	29,826	12,227	37,870
<i>Total</i>						
-Children < 18	14,109	43,883	11,534	27,548	11,961	34,500
- All children 18+	14,452	49,381	14,215	39,403	14,301	46,439
- All	14,211	47,418	11,881	31,793	12,342	40,718

3.1 Demographic Profile

i) Number and Geographic Distribution of Young-Couple Families

In 1991, 1.33 million families led by spouses both under 35 years old maintained their own households and did not share accommodations with any other persons or families, relative(s) or non-relative(s) (Figure 3.1). The majority (61.9%) had at least one child living at home.

**Figure 3.1 Primary Maintaining Families ,
Canada, 1991 Census**

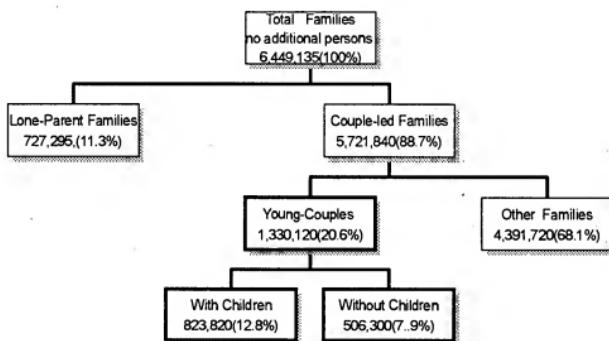
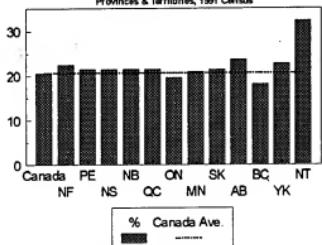


Figure 3.2 Young Couple Families as Proportion of Primary Maintaining Families, Canada, Provinces & Territories, 1991 Census

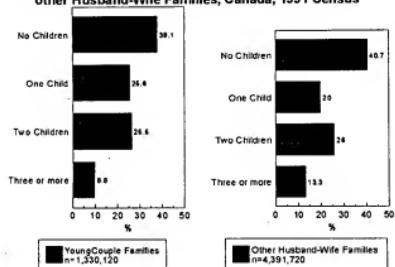


In most areas of Canada young-couple families form about one-fifth of all families with no additional person(s) in the same household (Figure 3.2). Though a little less highly urban than lone parents, like other husband-wife family households, almost three in five young-couple families (more than two-thirds of those that are childless and over half of those with children) reside in Canada's CMAs. Young-couple families are also present in higher proportions in the far north (the Northwest Territories and Yukon) and Alberta.

ii) Marital Status, Number and Age of Children

At the child-rearing stage of their life cycle, young couples are slightly more likely than other husband-wife families to have children at home (61.9% versus 59.3%). Not surprisingly, young couples have fewer children (Figure 3.3) and their children are younger. In 1991, while most (86.0%) young-couple families with children had at least one child younger than 6, only 20.8 per cent of other husband-wife families with children had younger children.

Figure 3.3 Number of Children at Home in Young-Couple and other Husband-Wife Families, Canada, 1991 Census



Young couples are, however, much more likely to live in a common-law union than other couples: 24.6 per cent versus 7.3 per cent in 1991. And those living common-law are much less likely to have children than those that are married: 36.3 per cent compared to 70.3 per cent.

3.2 Socio-Economic Profile

i) Residential Mobility

Young-couple families are highly mobile (Table 3.1). For example, over the five years ending in 1991, 79.8 per cent of young-couple families moved compared to 33.3 per cent of other husband-wife families. Whether young-couple or other husband-wife families, however, intra-municipal moves are slightly more common than moves between municipalities. Also as expected, young-couple families without children are more mobile than those with children: 90.2 per cent compared to 73.4 per cent moved within the five years prior to 1991 and 41.7 per cent compared to 22.4 per cent moved within one year of the census.

Table 3.1 Residential Mobility of Young-Couple Families and Other Husband-Wife Families, Canada, 1991 Census

	Young Couple Families						Other Husband-Wife Families	
	Total		With Children at Home		Without Children at Home			
	Number	%	Number	%	Number	%	Number	%
Total	1,330,115	100.0	823,820	100.0	506,295	100.0	4,391,720	100.0
Moved within the past one year								
	395,660	29.7	184,745	22.4	210,915	41.7	367,515	8.4
Moved within the past five years								
	1,061,415	79.8	604,725	73.4	456,700	90.2	1,463,100	33.3
	%	100.0		100.0		100.0		100.0
Moved within the same Municipality								
	518,935		301,750		217,180		700,030	
	%	48.9		49.9		47.6		47.8
Moved from different Municipality								
	488,305		271,180		217,130		665,205	
	%	46.0		44.8		47.5		45.5
Moved from outside Canada								
	54,180		31,790		22,385		97,870	
	%	5.1		5.3		4.9		6.7

Note: The mobility status of the husband is used to represent the mobility status of the family.

June 4, 1991 is the reference date for moves within the past one or five years.

ii) Educational Attainment

High levels of educational attainment by young couples reflect an overall increase in formal education among young people today. Spouses in young-couple families tend to have higher levels of education than those in other husband-wife families. In 1991, 60.9 per cent of husbands and 60.2 per cent of wives in young-couple families had at least some post-secondary education, compared to 51.2 per cent of husbands and 43.8 per cent of wives in other husband-wife families.

iii) Labour Force Activity and Family Income

Young-couple families are much more likely to participate in the labour force than other types of families. For example, in 1991 96.6 per cent of husbands in young-couple families, 74.9 per cent of husbands in other husband-wife families, and 62.4 per cent of lone parents participated in the labour force (Table 3.2). Compared to lone parents, 13.3 per cent of whom were unemployed members in the labour force in 1991, husbands of young-couple families who participate in the labour force are much less likely to be unemployed (Table 3.2).

Table 3.2 Labour Force Activity of Husbands in Young-Couple Families compared to Others, Canada, 1991 Census

	Husbands in Young-couple Families		Husbands in Other Husband-wife Families		Lone Parents in Lone-parent Families	
	Number	%	Number	%	Number	%
Total	1,330,120	100.0	4,391,720	100.0	727,295	100.0
In Labour Force	1,285,390	96.6	3,287,815	74.9	454,040	62.4
Employed	1,173,350	88.2	3,077,340	70.1	393,685	54.1
Unemployed	112,045	8.4	210,480	4.8	60,355	8.3
Unemployment Rate	n/a	8.7	n/a	6.4	n/a	13.3
Not in Labour Force	44,725	3.4	1,103,900	25.1	273,255	37.6

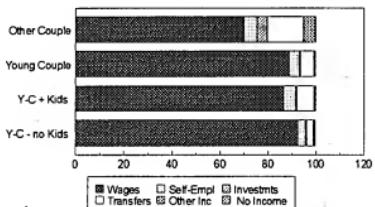
n/a = Not applicable

Note: Unemployment Rate refers to the proportion of those in the labour force who are unemployed.

Though more mobile and better educated than other husband-wife families, young couples are still at the beginning of their careers and hence report lower incomes: \$46,711 compared to \$57,894 in 1990. Those without children average the most and those with children the least; in 1990, \$47,969 compared to \$45,937. Regardless, they are certainly much closer to other husband-wife families in income than lone-parent families who in 1990 averaged only \$29,485.

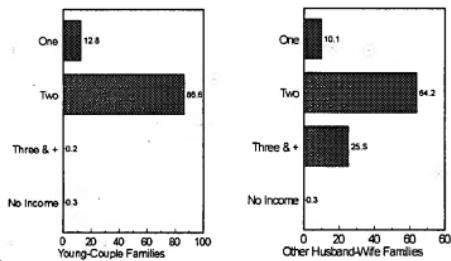
Wages and salaries constitute the largest source of income for young couples. Almost 90% of young couples report wages and salaries as their major source of income compared to just under 70% of other husband-wife families, for whom transfer payments become more important as their labour force participation drops when they age (Figure 3.4).

Figure 3.4 Major Source of Income by Family Type, Canada, 1991



Compared to childless young-couple families, those with children at home receive a lower proportion (86.5% versus 92.5%) of their income from wages and salaries, and a higher proportion from transfer payments (from federal child tax credits and family allowances).

Figure 3.5 Number of Income Recipients in Young-Couple and Other Husband-Wife Families, Canada, 1991 Census



Unlike lone-parent families, very few of today's two-parent (young-couple or other husband-wife) families rely on just one income (Figure 3.5), and virtually none (0.3%) are without at least one income recipient. Indeed, one in four other husband-wife families have three or more recipients, contributing to their higher incomes. As a result, compared to an incidence of low income as high as 39.9 per cent among lone-parent families, very few (11.4%) of young-couple and even fewer (8.4%) of other husband-wife families have low incomes.

Among young-couple families, however, those with children are much more likely than those without (18.4% versus 3.8%) to rely on one income. Correspondingly, they are more likely than those without children (13.3% versus 8.5%) to have low incomes. Similarly, low income young couples with children are more dependent on government transfers as a major source of their income than those without children (37.6% versus 19.7%).

3.3 Housing Profile⁸

i) Tenure and Dwelling Type

Given their greater economic capability, young-couple families are more likely to own their dwellings (56.9%) than lone parents (42.7%), but less-so than other husband-wife families (84.7%). While they start out renting, by the time they are 30-34 years old, like other husband-wife families, they predominantly own (Figure 3.6). And, like other husband-wife families, young-couple families with children are more likely to own than those without. While 87.4 per cent of other husband-wife families with children own compared to 81.1 per cent of those without, 65.5 per cent of young-couple families with children own compared to 43.0 per cent of those without. Like most Canadians, young-couple families who own live almost exclusively (80.3%) in single-detached dwellings, while those who rent live primarily (61.9%) in apartment-style units (Figure 3.7).

Figure 3.6 Home-Ownership by Age Group of the Primary Household Maintainer in Young-Couple Families, Canada, 1991 Census

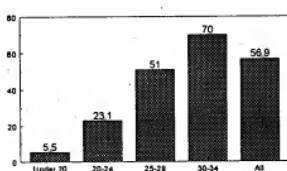
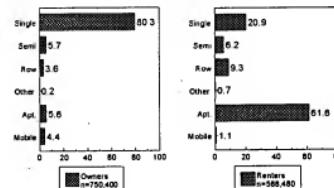


Figure 3.7 Percentage Distribution of Young-Couple Families by Tenure and Structural Type of Dwelling, Canada, 1991 Census



ii) Housing Conditions

Suitability

Like lone parents, very few (1.6% or 20,700) young-couple families live in dwellings in which there is more than one person per room, although according to this crude indicator of crowded living conditions, 90 per cent of these have children. Even the more sophisticated National Occupancy Standard (NOS), which takes into account household size and composition, shows that only about 2.2 per cent of young-families live in dwellings which do not have enough bedrooms to suitably accommodate them. Like most Canadian families, few young-couple families live in what might be considered crowded living conditions.

8

As information on shelter costs is not collected by the census for households on farms or in band housing on Indian reserves, analyses in this section which address housing affordability and core housing need do not include these households or those with zero or negative incomes for which meaningful shelter cost-to-income ratios cannot be calculated.

Adequacy

Young-couple families live in dwellings that are in better condition than lone-parent families. While 11.6 per cent of lone parents occupy dwelling units in need of major repairs, just 8.6 per cent of young-couple families do. Nevertheless, this still means about 112,000 young couple families occupy such dwellings, with the majority (52%) being renters in spite of the fact that they comprise only 43 per cent of all young-couple families (Figure 3.8). Of young-couple families living in dwellings in need of major repairs, renters spending more than the norm for their shelter have the lowest average income (Table 3.3).

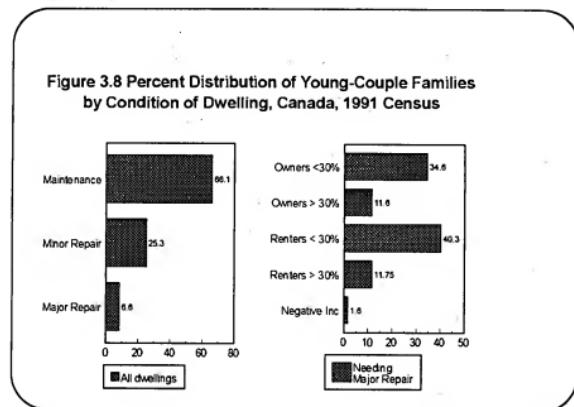


Table 3.3 Condition of Dwelling showing Average Household Income by Tenure and Shelter Cost-to-Income Ratio, 1991 Census

Condition of dwelling	Percent	Number of Families	Average Household Income				
			All Young Families	Owners		Renters	
				Cost/Income Ratio <30%	30%+	Cost/Income Ratio <30%	30%+
			\$	\$	\$	\$	\$
Regular maintenance only	66.0	864,290	48,608	60,001	39,358	44,388	17,092
Minor repairs	25.0	330,570	44,744	54,397	35,929	43,842	17,381
Major repairs	9.0	112,075	38,992	47,525	30,901	41,756	16,130
Total	100.0	1,309,935					

Affordability

Owners Some 21.3 per cent or 157,000 young-couple family owners pay more than today's norm for their shelter. Unlike lone parents, however, most young-couple owners are in a position to choose to spend 30 per cent or more for their shelter. Some 81 per cent or 127,000 of them have incomes above Statistics Canada's Low Income Line thresholds (LICOs), with incomes averaging \$42,000 to \$46,000 for those with and without children respectively. Only 19 per cent or 30,000 must get by with low incomes as measured by LICOs, with incomes averaging under \$8,000 for childless couples and under \$14,000 for those with children (Table 3.4).

Renters The situation for young-couple family renters is very different from that for owners. Although they spend far less on shelter (Figure 3.9), their lower incomes are the major reason why 19.9 per cent still spend more than today's norm. Indeed unlike owners, 70 per cent of those spending 30 per cent or more on shelter have low incomes (as measured by LICOs). The majority (61% or almost 48,000) are bringing up children on incomes which averaged \$13,000 in 1990 (Table 3-5). Simply put, renter young-couple families with children are almost 4 times as likely as their owner counterparts to have low incomes and as a result, spend more than the norm for their shelter.

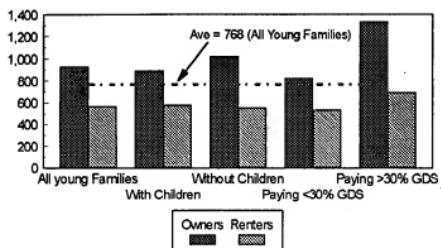
Table 3.4. Young-Couple Owner Families by Shelter-Cost-to-Income Ratio and Average Household Income, 1991 Census

	All Young Families			Families with Children			Families without Children		
	%	Number	Average Income \$	%	Number	Average Income \$	%	Number	Average Income \$
All owners	100.0	736,575	53,553	100.0	522,555	51,623	100.0	214,025	58,265
SC/Income <30%	78.7	579,615	57,817	78.7	411,210	55,850	78.7	168,395	62,619
SC/Income 30%+	21.3	156,965	37,808	21.3	111,340	36,011	21.3	45,630	42,194
Above low income	17.3	127,195	43,680	16.6	86,460	42,425	19.0	40,735	46,345
Low income	4.0	29,770	12,721	4.8	24,880	13,724	2.3	4,890	7,620

Table 3.5. Young-Couple Renter Families by Shelter Cost-to-Income Ratio showing Average Household Income, 1991 Census

	All Young Families			Families with Children			Families without Children		
	%	Number	Average Income \$	%	Number	Average Income \$	%	Number	Average Income \$
All renters	100.0	560,890	38,616	100.0	275,490	36,347	100.0	285,400	40,807
SC/Income <30%	80.1	449,200	43,977	76.6	211,125	41,974	83.4	238,080	45,753
SC/Income 30%+	19.9	111,690	17,055	23.3	64,365	17,889	16.6	47,320	15,920
Above low income	6.0	33,910	28,845	6.0	16,610	31,688	6.1	17,300	26,115
Low income	13.9	77,775	11,415	17.3	47,755	13,090	10.5	30,020	10,045

**Figure 3.9 Average Monthly Shelter Cost,
Canada, 1991 Census**

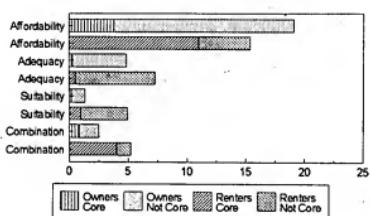


Core Housing Need

Unlike lone-parent families, most young-couple families have enough income to improve their own housing conditions. As a result, young couples are much less likely to fall into core housing need. While 72.9 per cent of lone-parent families which live in housing below one or more of today's norms for suitability, adequacy, or affordability are in core housing need, only 33.5 per cent of young-couple families living below standards fall into need (Figures 2.7 & 3.10). Nonetheless, one in ten or 130,000 are in need, and two-thirds or 89,000 have children. And, like lone-parent families in housing need, the majority are also renters with their lower incomes, raising their children in apartment-style dwellings (Tables 3.6 & 3.7).

Like lone parents, affordability is the predominant cause of core housing need among young-couple family households, and the primary reason why renter households are three times more likely to fall into core housing need than owners (Figure 3.10).

**Figure 3.10 Percent of Young-Families Living
Below Housing Standards, 1991 Census**



**Table 3.6 Income Profile of Young-Couple Families by Core Housing Need Status,
1991 Census**

	Owners		Renters		All Families	
	Need \$	No Need \$	Need \$	No Need \$	Need \$	No Need \$
Average Income	15,082	58,861	13,596	44,655	14,028	52,966
- no children	10,621	63,274	11,359	46,101	11,242	53,432
with children	16,011	56,986	14,944	42,782	15,320	52,643

**Table 3.7 Young-Couple Families in Housing Need by Dwelling Characteristics,
1991 Census**

(Number of Households in Housing Need)

	Ground-Oriented			Apartment-Styles	
	# in Need	# in Need	Average Income	# in Need	Average Income
Childless couples	41,290	12,440	10,996	28,850	11,348
- Owners	6,530	5,690	10,531	840	11,229
- Renters	34,760	6,750	11,389	28,010	11,351
Families with Children	89,030	54,420	15,734	34,615	14,670
- Owners	31,365	29,345	15,926	2,020	17,258
- Renters	57,660	25,070	15,510	32,590	14,509
Total	130,330	66,860	14,852	63,470	13,160
- Owners	37,895	35,035	15,049	2,860	15,488
- Renters	92,430	31,820	14,636	60,610	13,050

CHAPTER 4

IMMIGRANT FAMILIES

2.1 Demographic Profile

i) Number, and Geographic Distribution of Immigrant Families

In 1991, 1,938,190 or 26.3 per cent of all Canadian families had at least one member who had immigrated to Canada. Some 1,602,745 of these immigrant families maintained their own households. Reflecting a greater propensity to share housing, 335,440 or 17.3 per cent of immigrant families lived with other persons or families, compared to 10.5 per cent of non-immigrant families. Those most likely to live with others are immigrant lone-parent families: in 1991, 29.4 per cent shared. In comparison, 15.9 per cent of immigrant husband-wife families shared their shelter with others.

In terms of family type, immigrant households closely resemble non-immigrant households. Just as husband-wife families comprise 86.1 per cent of non-immigrant families, they constitute 89.7 per cent of immigrant families. And, while 50.9 per cent of non-immigrant families are couples with children, couples with children make up 55.4 per cent of all immigrant families. At the same time, 10.3 per cent of immigrant families are headed by lone parents compared to 13.9 per cent of non-immigrant families. Figure 4.1 identifies both immigrant and non-immigrant families by type.

Figure 4.1 Immigrant Families, 1991 Census

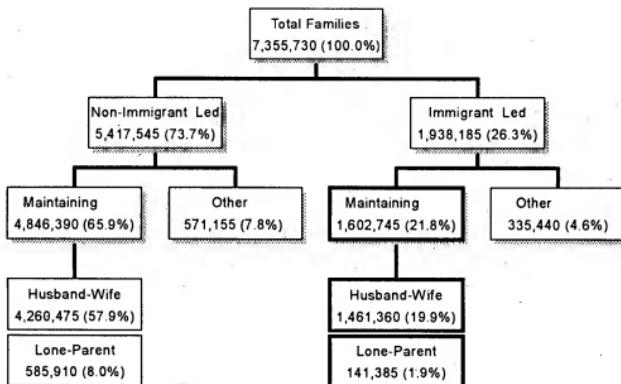


Figure 4.2 Immigrant Families as a Percentage of All Families, Provinces and Territories, 1991 Census

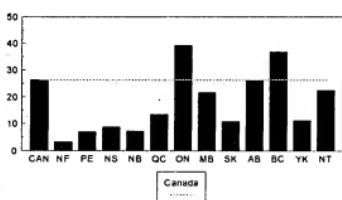
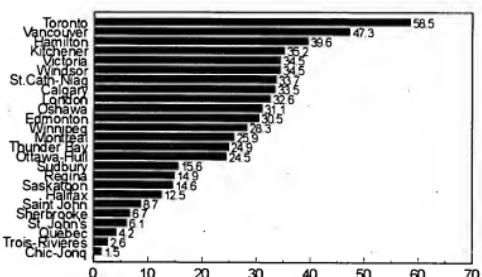


Figure 4.3 Immigrant Families as a Percentage of All Families in Census Metropolitan Areas, 1991 Census



More urbanized than their non-immigrant counterparts, immigrant families tend to live in the urban areas in Ontario, B.C., Alberta, and Quebec. Indeed, in 1991, Canada's four most populous provinces were home to 93 per cent of immigrant families compared to 80.9 per cent of non-immigrant families. As illustrated by Figure 4.2, the highest concentrations of immigrant families were in Ontario and B.C.

In fact, immigrant families are even more geographically concentrated. In 1991, Canada's three largest cities (Toronto, Montreal and Vancouver) were home to 52.4 per cent of immigrant families compared to 23.5 per cent of Canada's non-immigrant families. In Toronto, Canada's largest metropolitan area, immigrant families form the majority of families (Figure 4.3).

ii) Marital Status, Number and Age of Children

Immigrant households include all types of families, and immigrant lone-parent, young-couple and other husband-wife families resemble their non-immigrant counterparts. Immigrants are, however, relatively older than non-immigrants. Nonetheless, their similar family make-up means that over half (53.5%) of immigrant family households still have children at home. In comparison, 64.3 per cent of non-immigrant family households have children at home. Moreover, just as immigrant parents tend to be older than non-immigrant parents, so too their children living at home tend to be older than children in non-immigrant family households. In 1991, all children living at home were 18 years and over in 28.7 per cent of immigrant families compared to 22.0 per cent of non-immigrant families. Similarly, only 15.0 per cent of immigrant families reported that all their children were under 6, while 21.4 per cent of non-immigrant families did. Finally, immigrant families that do have children at home are also more likely than non-immigrant families to have 3 or more children.

2.2 Socio-Economic Profile

Immigrants can be divided into two groups: those who have resided in Canada for a number of years, and those who have immigrated more recently and may still be in the process of adjusting to their new country. In 1991 while most of Canada's immigrants had resided in the country for over 10 years, roughly one quarter had arrived between 1981 and 1991. These more recent arrivals exhibit different characteristics from those who have been longer settled in Canada.

i) Residential Mobility

Immigrant and non-immigrant families have very similar mobility rates. Though in the twelve months leading up to the 1991 Census proportionally fewer immigrant than non-immigrant families moved, over a longer period of five years, almost identical proportions of immigrant and non-immigrant families moved (Table 4.1). Like other types of households, immigrants (and particularly recent ones) are more likely to move locally, within their own municipality.

Table 4.1: Residential Mobility of Immigrant and Non-immigrant Families, Canada, 1991 Census

	All Families		Non immigrant		Immigrant ¹		Recent immigrant ²		Long-term immigrant ³	
	N	%	N	%	N	%	N	%	N	%
Total	6,155,105	100.0	4,846,390	100.0	1,308,715	100.0	236,680	100.0	1,072,035	100.0
Moved within the past one year										
	875,755	14.2	704,790	14.5	170,960	13.1	73,990	31.3	96,970	9.0
Moved within the past five years										
	2,775,955	45.1	2,191,235	45.2	584,720	44.7	197,465	83.4	387,260	36.1
Moved within the same municipality										
	1,606,190	22.9	1,273,080	23.5	333,110	20.7	74,915	22.3	258,195	20.3
Moved from other municipality										
	1,227,300	19.9	1,028,165	21.2	199,140	15.2	32,495	13.7	166,645	15.5
Moved from outside Canada										
	159,245	2.6	35,895	0.7	123,350	9.4	113,230	47.8	10,115	0.9

Note: The mobility status of the husband or the lone parent is used to represent that of the family.

June 4, 1991 is the reference date for the moves within the past one or five years.

¹ Excludes immigrant families where the husband or the lone parent was a non-immigrant in 1991.

² Refers to immigrants who came to Canada between 1981 and 1991.

³ Refers to immigrants who came to Canada before 1981.

However, the residential mobility of recent and long-term immigrant families differs considerably. Immigrant families who came to Canada between 1981 and 1991 have been more mobile than their counterparts, who came to Canada before 1981. In 1991, 31.3 per cent of recent immigrant families reported moving within the previous year compared to 9.0 per cent of long-term immigrant families. The difference is also true if a longer term perspective is taken: over a five-year period, recent immigrant families reported a mobility rate more than twice that of long-term immigrants (Table 4.1). Family structure does not change this finding. Families headed by recent immigrants, whether couples or lone-parents, tend to be more mobile than those of their longer term counterparts.

ii) Educational Attainment

Educational attainment is more polarised for immigrant husband-wife and lone-parent families than for their non-immigrant counterparts. While on the one hand a higher percentage of immigrants have university degrees than non-immigrant families, on the other hand there are a higher proportion with less than Grade 9 schooling.

iii) Labour Force Activity and Family Income

Overall, spouses in husband-wife immigrant families tend to have lower labour force participation rates than their non-immigrant counterparts, partly because of different characteristics such as their older age profile⁹. In contrast to this general finding, recent immigrant husbands and wives are actually more likely to be in the labour force than their non-immigrant counterparts. However, the benefits of their higher labour force participation tend to be offset by their much higher likelihood of being unemployed. For example, 13.0 per cent and 16.8 per cent of recent immigrant husbands and wives respectively were unemployed in 1991 compared to 7.7 per cent and 10.1 per cent of all immigrant husbands and wives, and 7.4 per cent and 9.3 per cent of non-immigrant husbands and wives. However, as already shown in Chapters 2 and 3, it is among the lone parent population which is mainly female that labour force participation dips to its lowest level (62.4%), and unemployment peaks (13.3%). And, of all lone parents, those who are recent immigrants are least likely to participate in the labour force (54.5%), and when they do, most likely to be unemployed (21.1%). Comparatively, unemployment among lone parents averages 12.4 per cent and 13.5 per cent for immigrants and non-immigrants respectively (Table 4.2).

Table 4.2: Labour Force Activity of Lone Parents in Immigrant and Non-immigrant Families, Canada, 1991 Census

Labour Force Activity	Lone parents in Immigrant families ¹		Recent immigrant lone parents ²		Lone parents in Non-immigrant Families	
	No.	%	No.	%	No.	%
Total aged 15 & over	141,385	100.0	27,060	100.0	585,910	100.0
In the Labour Force	88,740	62.8	14,750	54.5	365,300	62.3
Employed	77,695	55.0	11,630	43.0	315,985	53.9
Unemployed	11,040	7.8	3,115	11.5	49,315	8.4
Unemployment Rate	n/a	12.4	n/a	21.1	n/a	13.5
Not in the Labour Force	52,650	37.2	12,315	45.5	220,610	37.7

n/a = Not applicable

Note: The unemployment rate is the proportion of labour force participants who are unemployed.

¹ Refers to the "immigrant" lone parent in the immigrant lone-parent family.

² Refers to immigrants who came to Canada between 1981 and 1991.

Overall average 1990 income was slightly higher for immigrant than non-immigrant families (\$54,855 compared to \$51,170). However, income varies for immigrant families according to their length of time in the country. Recent immigrant families have lower incomes than do long-term immigrants who have had more time to adjust to the Canadian labour market. Fewer

⁹ In comparing data for immigrants and non-immigrants, it should be noted that in some cases differences may be due to the composition of these two populations. Labour force participation rates and income data shown in this report have not been adjusted for the differences between immigrant and non-immigrant age structures or other demographic characteristics.

recent than other immigrant or non-immigrant families reported 1990 incomes of \$50,000 or more, and more reported household incomes of \$10,000 or less (Table 4.3).

Table 4.3 Level of 1990 Family Income for Immigrant and Non-immigrant Families, Canada, 1991 Census

Family income in 1990	Non-immigrant Families		Immigrant Families ¹		Recent immigrant Families ²		Long-term ³ Immigrant Families	
	Number	%	Number	%	Number	%	Number	%
Total	4,846,390	100.0	1,308,720	100.0	236,680	100.0	1,072,035	100.0
< \$10,000 ⁴	211,595	4.4	63,965	4.9	33,705	14.2	30,265	2.8
\$10,000-\$29,999	1,127,920	23.3	294,515	22.5	70,320	29.7	224,190	20.9
\$30,000-\$49,999	1,404,540	29.0	339,720	26.0	65,095	27.5	274,625	25.6
\$50,000 and over	2,102,340	43.4	610,515	46.6	67,580	28.5	542,955	50.6
Average	\$51,170		\$54,855		\$39,613		\$58,219	

Note: The income of the husband or the lone parent is used to represent the family income of the recent and long-term immigrant family.

¹ Families in which at least one family member was an immigrant, but excludes immigrant families where the husband or the lone parent is a non-immigrant.

² Refers to immigrants who came to Canada between 1981 and 1990.

³ Includes a small number of families with no or negative income in 1990

In terms of major source of income, immigrant families by and large resemble their non-immigrant counterparts: in both cases, just over 7 out of 10 report wages and salaries. Cited by about 15 per cent of both immigrant and non-immigrant families, the next most commonly reported major source of income is transfer payments. And although long term immigrant family households tend to cite self-employment and investments as major sources of income more often than other Canadian households, the difference is slight.

Like two-thirds of non-immigrant families, the vast majority (62.7%) of immigrant families rely on two income recipients. This holds whether the households are recent (59.3%) or long term (61.1%) immigrants. Not unexpectedly, however, recent immigrant families depend more heavily on just one recipient (22.4%) than do either non-immigrant (16.4%) or long-term immigrant (11.4%) families. On the other hand, long term immigrant families report three or more income recipients more often than their non-immigrant counterparts (27.4% compared to only 16.8%). This difference may be partly due to a slightly greater self-reliance on self-employment income by long term immigrant families.

Less established in the labour force and more likely to rely on just one income recipient, recent immigrant families (35.1%) are over three times as likely to have low incomes as long-term immigrant families (11.0%). Recent immigrant families and, as evidenced by Table 4.9, particularly lone parents are thus prone to problems which can arise out of low income. In contrast, by the time immigrant families have resided in Canada long term, they are less likely than non-immigrant families (12.1%) to have low incomes (Table 4.4).

Table 4.4: Incidence of Low Income by Family Type, Canada, 1991 Census

Incidence of Low Income	Non-immigrant Families		Immigrant Families ¹		Recent Immigrant Families ²		Long-term Immigrant ³ Families	
	No.	%	No.	%	No.	%	No.	%
Total	4,846,390	100.0	1,602,745	100.0	236,680	100.0	1,072,040	100.0
Above Low Income	4,221,240	87.1	1,376,860	85.9	153,170	64.7	951,550	88.8
Low Income	588,755	12.1	221,255	13.8	83,095	35.1	117,720	11.0
Not applicable	36,395	0.8	4,625	0.3	420	0.2	2,770	0.3

¹ Excludes immigrant families where the husband or the lone parent was a non-immigrant.

² Refers to families where the husband or the lone parent immigrated to Canada between 1981 and 1990.

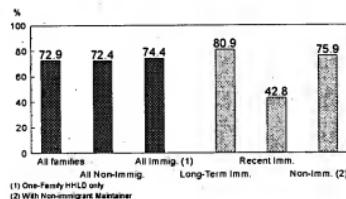
³ Refers to families where the husband or the lone parent immigrated to Canada before 1981.

4.3 Housing Profile ¹⁰

i) Tenure and Dwelling Type

While only 42.8 per cent of families who have recently immigrated to Canada own, over the long term a very high proportion (80.9%) become owners. Indeed, among longer term immigrant families, ownership peaks at just over 86 per cent among those 45-64 before levelling off at just over 82 per cent among those 65 and over. The result: on balance immigrant families are slightly more likely than non-immigrant families to be homeowners (Figure 4.4).

Figure 4.4 Homeownership Rate of One-Family Households by Immigrant Status of Primary Household Maintainer, Canada, 1991 Census



Like most Canadians, immigrant families who own tend to reside overwhelmingly (78.7%) in single-detached dwellings while those who rent live almost as exclusively (69.2%) in apartment-style units. In terms of ground orientation, only 14.2 per cent of immigrant family renters live in single-detached dwellings, while another 16.3 per cent occupy row and attached housing units. (Figure 4.5)

¹⁰

As information on shelter costs is not collected by the census for households on farms or in band housing on Indian reserves, analyses in this section which address housing affordability and core housing need do not include these households or those with zero or negative incomes for which meaningful shelter cost-to-income ratios cannot be calculated.

Figure 4.5 Percent of One-Family Immigrant Households by Tenure and Structural Type, Canada, 1991 Census

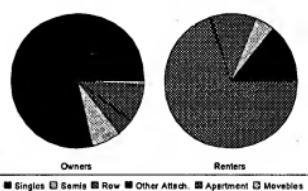
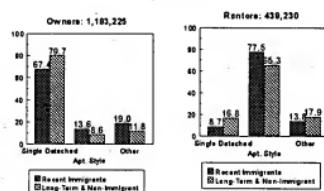


Figure 4.6 Immigrant Households by Tenure



And, as shown in Figure 4.6, regardless of tenure, recent immigrant families are less likely to occupy single-detached and ground-oriented units and more likely to reside in apartment-style units.

ii) Housing Conditions

Suitability

While very few family households live in dwellings where there is more than one person per room, at 2.2 per cent immigrant families are slightly more likely to do so than non-immigrant lone-parent (0.6%) or young-couple (1.6%) families. The difference is largely due to recent immigrant households. Though they constitute only 14.4 per cent of all immigrant family households, they account for over half (56.8%) of those with more than one person per room. Similarly, although only one per cent of immigrant family households live in dwellings with no bedrooms, half of these family households are led by recent immigrant maintainers who rent. The more detailed National Occupancy Standard (NOS) offers the final piece of evidence that crowding is indeed largely a transitory condition experienced by recent immigrant family households. According to the NOS, while 25.0 per cent of recent immigrant households live in dwellings lacking sufficient bedrooms, 6.8 per cent of long term immigrant families do.

Adequacy

Immigrant families live in dwellings that are in relatively good condition vis-à-vis families in general. Some 6.2 per cent of the dwellings occupied by immigrant families need major repairs compared, for example, to 8.6 per cent and 11.6 per cent of the housing occupied respectively by young-couple and lone-parent families in general. Still, this means that nearly 100,000 immigrant families occupy dwellings in need of major repairs. In terms of sheer numbers residing in housing in need of major repairs, owners outnumber renters almost 61,000 to 36,000 or 62.1 per cent to 36.8 per cent. But in terms of probability of living in inadequate housing, renters are more prone than owners. Though renters comprise only 25.5 per cent of immigrant families, they constitute 36.8 per cent of immigrant families living in dwellings in need of major repairs. And renters paying 30 per cent or more of their income for shelter, and still living in dwellings in need of major repairs, have the lowest average income among all immigrant families (Table 4.5).

Table 4.5. Condition of Dwelling by Tenure, showing Average Household Income, 1991 Census

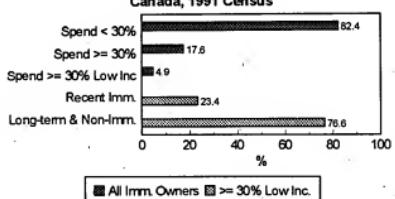
Condition of dwelling	Number of Immigrant Families	Average Household Income				
		All Immigrant Families	Owners		Renters	
			Cost/income <30%	Ratio 30%+	Cost/income <30%	Ratio 30%+
Regular maintenance only	1,129,460	\$57,759	\$69,959	39,177	\$47,258	\$17,766
Minor repairs	346,570	\$53,648	\$65,213	36,302	\$47,509	\$17,592
Major repairs	98,105	\$45,645	\$58,187	32,432	\$45,477	\$16,203

Affordability

Owners

Overall only 17.6 per cent of immigrant family owners spend 30 per cent or more of their household income on shelter. However, among owners 40.7 per cent of those led by recent immigrant maintainers spend beyond the norm, while only 16.1 per cent of families with long-term immigrant maintainers and just 13.5 per cent of those with non-immigrant maintainers spend 30 per cent or more of their income on shelter. The fact that families with recent immigrant maintainers are the most likely of all owner immigrant families to be spending more than the norm for their shelter is related to their income situation. Among owner families spending 30 per cent or more of their income for shelter, those led by recent immigrants are most likely to have low incomes: 34.2 per cent compared to 28.0 per cent of families led by long-term immigrant maintainers and just 17.9 per cent for those led by non-immigrant maintainers.

Figure 4.7 Shelter Cost showing Percentage Distribution of Owners by Immigrant Status of Maintainer, Canada, 1991 Census



Overall, 56,395 or 4.9 per cent of owner immigrant families have low incomes and spend 30 per cent or more on shelter, (Table 4.6). In 1990, these low income owners had household incomes of \$13,463 on average, only one fifth of the mean income for all owner immigrant families in that year.

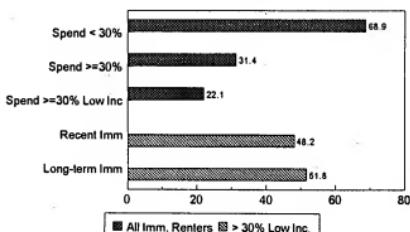
Table 4.6 Owner One-Family Immigrant Households by Shelter Cost-to-Income Ratio and Average Household Income, 1991 Census

	All Immigrant Families		Recent Immigrant Maintainer		Long-term Immigrant Maintainer		Non-Immigrant Maintainer	
	#	Income \$	#	Income \$	#	Income \$	#	Income \$
All owners	1,162,660	63,045	94,750	54,674	834,910	62,794	233,000	67,349
SC/Income <30%	958,460	68,369	56,150	67,842	700,800	67,562	201,510	71,322
SC/Income 30%+	204,200	38,059	38,605	35,523	134,110	37,881	31,485	41,922
Above low income	147,805	47,444	25,395	46,916	96,570	47,394	25,845	48,146
Low income	56,395	13,463	13,210	13,624	37,545	13,414	5,640	13,412

Renters

Renter immigrant families are almost twice as likely as owners to be spending 30 per cent or more of their income on shelter. Almost one-third spend more than the norm, and 7 in 10 of these are low income households. Indeed, while the vast majority of owners spending more than the norm do not have low incomes, just the reverse is true for renters (Figures 4.7 and 4.8). Finally, while only 23.4 per cent of low income owner immigrant families are led by recent immigrant maintainers, almost half (48.2%) of low income renter families depend on recent immigrant maintainers (Table 4.7). Even more than is the case for owners, renter families led by recent immigrant maintainers are the most likely to be spending more than the norm for their shelter because of low income. Firstly, among renter family households 41.6 per cent of those led by recent immigrant maintainers spend 30 per cent or more of their income for shelter while only 28.6 per cent and 22.1 per cent of those led by long-term and non-immigrant households respectively spend beyond the norm. Secondly, among families led by recent immigrant maintainers that spend more than the norm on shelter, 82.4 per cent have low incomes, compared with 63.4 per cent and 56.2 per cent led by long-term and non-immigrant maintainers respectively. In 1991, then, 42,405 low income renter households led by recent immigrant maintainers paid more than the norm for shelter while having an average income of \$11,794 (Table 4.7).

Figure 4.8 Shelter Cost showing Percent Distribution of Renters by Immigrant Status of Maintainer, Canada, 1991 Census



Overall, more than 1 in 5 (22%) or almost 88,000 renter immigrant families have low incomes and spend 30% or more on shelter. In 1990, these low income renters had to make ends meet on household incomes that averaged \$12,285, only one-third of the mean income for all renter immigrant families that year (Table 4.7).

Table 4.7 Renter One-Family Immigrant Households by Shelter Cost-to-Income Ratio and Average Household Income, 1991 Census

	All Immigrant Families		Recent Immigrant Maintainer		Long-term Immigrant Maintainer		Non-Immigrant Maintainer	
	#	Income \$	#	Income \$	#	Income \$	#	Income \$
All renters	398,280	37,864	123,460	30,833	199,465	39,577	75,365	44,848
SC/income <30%	273,125	47,159	72,050	41,932	142,350	47,895	58,720	51,790
SC/income 30%+	125,160	17,580	51,405	15,275	57,110	18,844	16,650	20,361
Above low income	37,200	30,099	8,995	31,684	20,920	29,448	7,285	30,013
Low income	87,960	12,285	42,405	11,794	36,190	12,713	9,365	12,854

Core Housing Need

Overall, immigrant family households are slightly more likely to live below housing standards and to fall into housing need than non-immigrant family households. In fact, however, only recent immigrant families, as they settle into Canada, experience significantly higher levels of housing need. Once settled in Canada, long-term immigrant families differ little in their housing conditions from the families of non-immigrants (Table 4.8). Indeed, regardless of immigrant status, the same types of families fall into housing need for the same types of reasons.

Table 4.8 Immigrant and Non-Immigrant Family Housing Conditions Examined by Immigrant Status, 1991 Census

Family Immigrant Status	% Living Below Housing Standards	% in Core Housing Need
Non-Immigrant Families	25.7	10.6
Immigrant Families	30.9	12.2
Recent Immigrant Families	57.8	31.8
Long-Term Immigrant Families	27.5	9.8
Non-Immigrant Maintainers	23.4	6.5
All Families	27.0	11.0

Like their non-immigrant counterparts, immigrant lone-parent families are the most susceptible of all immigrant families to housing need. In 1991, recent lone parent immigrants who were renting their dwellings reported under \$13,000 as their total 1990 household income (Table 4.12). While on average couple-families are in need slightly more often if they are immigrant families, it is primarily because of the much higher need experienced by those who are recent immigrants. Recent immigrant couple-families are almost 4 times more likely to be in housing need than both their long term immigrant and their non-immigrant counterparts (Table 4.9).

Table 4.9 Incidences of Immigrant and Non-Immigrant Family Core Housing Need Examined by Family Type and Immigrant Status, 1991 Census

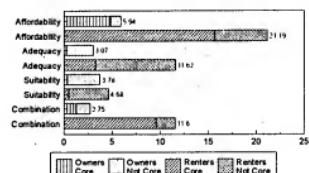
Family Immigrant Status	Household Type		
	Couple-Families	Lone Parents	All Families
Non-Immigrant Families	6.5	39.7	10.6
Immigrant Families	9.8	37.1	12.2
Recent Immigrants	27.4	65.1	31.8
Long-Term Immigrants	7.4	31.2	9.8
Non-Immigrant Maintainers	6.0	26.2	6.5
All Families	7.4	39.2	11.0

Also like their non-immigrant counterparts, immigrant families who rent are about 5 times more likely to be in housing need than those who own. Indeed, three-quarters of recent immigrant family households, those most affected by housing need, are renters (Tables 4.10 and 4.13).

Table 4.10 Tenure and the Incidence of Core Housing Need among Immigrant and Non-Immigrant Families, 1991 Census

Family Immigrant Status	% of Owners in Core Need	% of Renters in Core Need
Non-Immigrant Families	5.0	24.9
Immigrant Families	6.5	29.0

**Figure 4.9 Percentage of Immigrant Households Living Below Housing Standards, showing those in Core Housing
1991 Census**



And like non-immigrant families, immigrant families most often fall into core need because of housing affordability problems (Figure 4.9 and Table 4.11). Somewhat different, however, is the tendency for immigrant families to live far more often in crowded conditions. While just 1.6 per cent of non-immigrant families live in crowded conditions in core housing need, some 3.5 per cent of immigrant families do.

**Table 4.11 Housing Characteristics of One-Family Immigrant Households,
1991 Census**

	All Immigrant Families	Recent Immigrant Maintainers	Long-term Immigrant Maintainers	Non-Immigrant Maintainers
<i>Housing Suitability</i>				
# below standard	135,865	54,645	70,295	10,930
-owners	51,380	9,380	36,890	5,110
-renters	84,490	45,265	33,400	5,825
# in need	54,530	29,815	21,970	2,750
-owners	9,505	3,115	5,840	555
-renters	45,025	26,695	16,135	2,195
<i>Housing Adequacy</i>				
# below standard	97,405	15,770	60,880	20,755
-owners	61,135	5,170	42,560	13,410
-renters	36,270	10,600	18,325	7,345
# in need	23,950	6,685	13,875	3,390
-owners	10,405	1,300	7,505	1,600
-renters	13,545	5,385	6,365	1,790
<i>Housing Affordability</i>				
# below standard	289,820	68,095	175,500	46,200
-owners	193,285	34,730	127,635	30,915
-renters	96,500	33,360	47,855	15,280
# in need	134,435	41,105	76,770	16,535
-owners	62,120	13,040	42,240	6,835
-renters	72,280	28,050	34,525	9,695

**Table 4.12 Immigrant Families in Housing Need by Type of Family,
1991 Census**

(Number of Households in Housing Need)

	# in Need	Couple Families		Lone-Parent Families	
		# in Need	Average Income \$	# in Need	Average Income \$
Recent Immigrant	69,495	52,960	15,274	16,535	13,142
<i>owners</i>	16,230	14,335	16,578	1,890	14,409
-no children	2,040	2,040	11,229	n/a	n/a
-with children	14,195	12,300	17,465	1,895	14,409
<i>renters</i>	53,265	38,625	14,790	14,640	12,978
-no children	9,505	9,505	11,073	n/a	n/a
-with children	43,760	29,120	16,003	14,640	12,978
Long-Term Immigrant	101,425	68,520	16,625	33,005	15,011
<i>owners</i>	50,590	41,180	16,490	9,610	16,409
-no children	15,525	15,525	12,789	n/a	n/a
-with children	35,255	25,650	18,729	9,605	16,409
<i>renters</i>	50,745	27,345	16,830	23,400	14,437
-no children	13,100	13,100	14,999	n/a	n/a
-with children	37,645	14,245	18,513	23,400	14,437
Non-Immigrant Maintainer	20,115	18,060	15,667	2,055	14,009
<i>owners</i>	8,160	7,635	16,297	525	14,329
-no children	3,000	3,000	13,665	n/a	n/a
-with children	5,165	4,635	18,000	530	14,329
<i>renters</i>	11,955	10,430	15,207	1,525	13,898
-no children	5,325	5,325	13,417	n/a	n/a
-with children	6,630	5,105	17,073	1,525	13,898

n/a = Not applicable.

In conclusion, the housing conditions of immigrant and non-immigrant family households are generally very similar. Among immigrant family households, only those who have arrived in Canada in recent years and have not yet had the time to fully settle into their new environment experience significantly higher levels of housing need than non-immigrant family households. In profile, some 56.6 per cent of these recent immigrant families rent, and 49.8 per cent live in apartment-style dwellings. Those in need, as shown by Table 4.13, are that much more likely to rent (76.6%) and live in apartment-style dwellings (66.6%). The vast majority in need also support children (83.3%) on their low incomes. While all immigrant family households in need report very low incomes, recent immigrant renters with no children reported the lowest average income in 1990: only \$11,000.

**Table 4.13 Immigrant Families in Housing Need by Dwelling Characteristics,
1991 Census**

(Number of Households in Housing Need)

	# in Need	Dwelling Type			
		Ground-oriented		Apartment-style	
		# in Need	Average Income \$	# in Need	Average Income \$
Recent Immigrant	69,495	23,225	15,743	46,270	14,277
<i>owners</i>	16,230	13,105	16,288	3,125	16,482
-no children	2,040	1,490	11,077	545	11,644
-with children	14,195	11,610	16,957	2,580	17,509
<i>renters</i>	53,270	10,115	15,038	43,145	14,117
-no children	9,505	945	11,321	8,565	11,046
-with children	43,760	9,180	15,420	34,585	14,877
Long-Term Immigrant	101,530	56,625	16,484	44,900	15,617
<i>owners</i>	50,780	42,180	16,497	8,605	16,366
-no children	15,520	12,305	12,515	3,215	13,841
-with children	35,255	29,870	18,137	5,390	17,873
<i>renters</i>	50,745	14,445	16,446	36,295	15,440
-no children	13,100	1,930	14,476	11,165	15,090
-with children	37,645	12,520	16,751	25,130	15,595
Non-Immigrant Maintainer	20,115	11,750	15,944	8,370	14,871
<i>owners</i>	8,160	7,325	16,061	835	17,121
-no children	3,000	2,585	13,362	410	15,565
-with children	5,165	4,735	17,534	425	18,628
<i>renters</i>	11,955	4,420	15,752	7,530	14,621
-no children	5,325	1,215	12,637	4,110	13,647
-with children	6,635	3,210	16,929	3,420	15,792

GLOSSARY OF TERMS and REFERENCES ON HOUSING CONDITIONS

GLOSSARY

I DWELLINGS

. **condition of dwelling** refers to whether, in the judgement of the respondent, their dwelling requires any repairs excluding desirable remodelling or additions). Dwellings which have defective plumbing or electrical wiring, or need structural repairs to walls, floors or ceilings are considered , for example, to be in need of major repairs.

. **dwelling (private)** refers to a separate set of living quarters with a private entrance from outside or from a common hall, lobby, vestibule, or stairway inside the building. The entrance to the dwelling must be one which can be used without passing through the living quarters of someone else.

. **housing standards**, normative in nature, evolve to reflect progress in housing conditions and prevailing societal expectations. Those in use today establish that housing should be **adequate** in condition, as well as **affordable** and **suitable** in size for Canadian households. Each is defined in turn below:

. **adequacy**: to be adequate in condition, a dwelling unit must be in need of only regular maintenance or at most, minor repairs. Dwellings in need of major repairs are not considered to be in adequate condition;

. **affordability**: to be affordable, shelter costs must be less than 30% of total gross household income; and

. **suitability**: to be suitable in size, a dwelling unit must have enough bedrooms to accommodate the household, given the total number of its members, their ages and relationships to each other. The number of bedrooms required is specified by the **National Occupancy Standard (NOS)** which is defined in the housing needs section of this glossary.

. **structural type of dwelling** refers to the structural characteristics and/or dwelling configuration, that is, whether the dwelling is a detached single house, apartment in a high-rise building, a row house, a mobile home, etc.

. **apartment-style dwellings** in the context of this study include: apartment or flat in a detached duplex, apartment in a building that has five or more stories, and apartment in a building that has fewer than five stories.

. **rooms** refers to the number of rooms in a dwelling. A room is an enclosed area within a dwelling which is finished and suitable for year-round living.

. **bedrooms** refers to all rooms designed and furnished as bedrooms and used mainly for sleeping purposes, even though the use may be occasional (i.e. spare bedroom).

. **value of dwelling** refers to the dollar amount expected by the owner if the dwelling were to be sold.

II GEOGRAPHY

. **Census Metropolitan Area (CMA)** refers to the main labour market area of an urbanized core (or continuously built-up area) having 100,000 or more population. They contain whole municipalities completely or partly inside the urban core; and other municipalities if (a) at least 40% of the employed labour force living in the municipality works in the urbanized core, or (b) at least 25% of the employed labour force working in the municipality lives in the urbanized core.

. **Municipality** refers to an area with corporate status governed by Provincial and Territorial Acts. These acts differ from province to province. Moreover, the municipalities within each province vary in name, status, and administrative powers.

III FAMILIES AND HOUSEHOLDS

FAMILIES

. **Census Family** refers to a husband and a wife (with or without children who have never married, regardless of age) or a lone parent of any marital status, with one or more children who have never married, regardless of age, living in the same dwelling. For census purposes, persons living in a common-law type of relationship are considered married, regardless of their legal marital status.

. **children** refers to sons and daughters (including adopted and step-children) who have never married, regardless of age, and are living in the same dwelling as their parent(s). Sons and daughters who have ever been married, regardless of their marital status at enumeration, are not considered as members of their parent's family, even though they are living in the same dwelling.

. **non-family persons** refers to household members who do not belong to a census family. They may be *related* to the household reference person - Person 1 - (e.g., brother-in-law, cousin, grandparent) or *unrelated* (e.g., lodger, room-mate, employee). A person living alone is always a non-family person.

HOUSEHOLDS

. **household** refers to a person or group of persons (other than foreign residents) who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada. Households usually consist of a family group with or without lodgers, employees etc. However, it may consist of two or more families sharing a dwelling, a group of unrelated persons or one person living alone.

. **one-family household without additional persons** refers to a single census family without other non-family persons that occupies a private dwelling. These are the family households that are the focus of this report.

. **primary household maintainer** refers to the person primarily responsible for paying the shelter expenses for the dwelling.

. **immigrant household maintainers:**

. **recent immigrant maintainer** refers to the household maintainer in an immigrant family who became a landed immigrant in Canada between 1981 and 1991;

. **long-term immigrant maintainer** refers to the household maintainer in an immigrant family who became a landed immigrant in Canada before 1981; and

. **non-immigrant maintainer** refers to the household maintainer in an immigrant family who is a Canadian citizen by birth.

. **tenure** refers to whether some member of the household owns or rents the dwelling, or whether the dwelling is band housing on an Indian reserve or settlement where core housing need cannot be calculated because of different treatment of shelter costs in these areas

IV INCOME

. **Income** refers to the total annual income for 1990 reported by all family members.

. **Low Income Cutoff** refers to the income limit developed by Statistics Canada to identify when a family or individual is spending 20% more of their gross income for food, shelter and clothing than the average Canadian family or individual spends on these necessities. This cutoffs, which are settlement and family size sensitive, are a relative measure used to identify families and individuals that are considered to be of low income.

V SHELTER COSTS AND HOUSING NEED

SHELTER COSTS

. **gross rent** refers to the total average monthly payments paid by tenant households to secure shelter. They include cash rent and any expenditures for utilities where they are paid separately from rent.

. **owner's major payments** refers to the total average monthly payments made by owner households to secure shelter. Along with payments for mortgage principal and interest, condominium fees if applicable, and property taxes, they include expenditures on all fuels (oil, gas, coal, wood, or other fuels), electricity, water, and other municipal services.

. shelter affordability

. **shelter cost-to-income ratio** refers to the proportion of average monthly 1990 total household income which is spent on owner's major payments (in the case of owner-occupied dwellings) or on gross rent (in the case of tenant-occupied dwellings).

HOUSING NEED

. **core housing need** refers to households living below one or more of today's standards for housing adequacy, affordability, or suitability, and whose total household income is insufficient to afford rental housing which does meet standards.

. **adequacy need** refers to households in core housing need whose dwelling units are below today's adequacy standard, that is they are in need of major repairs.

. **affordability need** refers to households in core housing need who are below today's affordability norm, that is they are spending 30% or more of total household income to secure shelter.

. **suitability need** refers to households in core housing need who are housed in dwellings below today's suitability norm, the National Occupancy Standard (NOS).

. **National Occupancy Standard (NOS)** refers to the standard applied to determine how many bedrooms are required by a dwelling to ensure a household is suitably housed. The NOS is sensitive to both household size and composition. Specifically, according to the standard, a dwelling accommodates a household suitably if the maximum number of persons per bedroom is no more than two, where:

- . parents are eligible for a bedroom separate from their children;
- . household members aged 18 and over are eligible for a separate bedroom unless married or otherwise cohabiting as spouses;
- . dependents aged 5 or more of opposite sex do not share a bedroom; and
- . bachelor dwelling units in adequate condition are considered suitable accommodation for single person households.

REFERENCES ON THE MEASUREMENT OF HOUSING CONDITIONS

Canada Mortgage and Housing Corporation (1991) **Core Housing Need in Canada**, Research Division, Ottawa, Catalogue # NHA 6567.

Canada Mortgage and Housing Corporation (1992) **Socio-Economic Research and Development Highlights**, Issue 7, "A Comparison of Housing Needs Measures Used in Canada, The United States and England".

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